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Monday



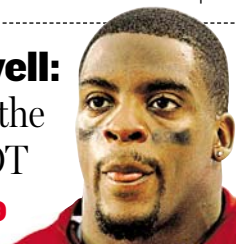
Coal soot from China makes its way to the U.S.

Black Cloud: How China's coal use pollutes the U.S. | **29**

TV's Toll: Non-educational shows called a risk for kids | **3**

Ground Swell:

Portis carries the Redskins to OT win vs. Jets | **9**



ENTERTAINMENT



Claus Clan:

Meet Santa's relatives in a comedy with *Paul Giamatti* and *Vince Vaughn*. Plus, 'The Wire' heads into its final season.

>> **17-20**



Egypt Unveils King Tut for Public

BOY WONDER: Archaeologists in Luxor, Egypt, lift a linen shroud on Sunday to unveil King Tut's face in public for the first time since the mummy of the 19-year-old pharaoh was discovered 85 years ago. The mummy was moved from its sarcophagus to a climate-controlled glass case, where it will be on view to the public. ♣ **Rescue effort:** New case will preserve the fragile mummy | **Page 5**

Crisis in Pakistan Deepens

Musharraf consolidates his power, arresting opposition

ISLAMABAD, PAKISTAN | Police and soldiers emboldened by state-of-emergency powers swept up hundreds of activists and opposition members on Sunday, dragged away protesters and turned government buildings into barbed-wire compounds.

Gen. Pervez Musharraf's government said parliamentary elections could be delayed up to a year as it tries to stamp out a growing Islamic militant threat — effectively linking two of the greatest concerns of Pakistan's biggest international donors: the United States and Britain.



Musharraf

Increasingly concerned about the unfolding crisis, Secretary of State Condoleezza Rice said Washington was reviewing billions of dollars in aid to its close terrorism-fighting ally.

Scores of paramilitary troops blocked access to the Supreme Court and parliament. Streets in the capital appeared calm, but one protest, attended by 40 people at the Marriott Hotel, was broken up by baton-wielding police.

In an address to the nation late Saturday, Musharraf said the growth of a militant Islamic movement and a court system that hindered his powers forced him to declare a state of emergency.

Critics say Musharraf, a 1999 coup leader who had promised to give up his army post and become a civilian president this year, imposed emergency rule in a last-ditch attempt to cling to power. (AP)



WAS IT INAPPROPRIATE FOR NBC'S BRIAN WILLIAMS TO HOST 'SATURDAY NIGHT LIVE'? **A YES B NO**



MONDAY
60/48



TUESDAY
56/40



WEDNESDAY
55/37

eyeOpeners

SAD

Women Lose No. 1 Reason to Nag Men

Jake Wulf, 9, has invented a foot-activated toilet seat lifter called the "Privy Prop," designed to lower and raise the toilet seat. Wulf, a fourth-grader at Odebolt-Arthur Elementary School in Iowa, is in the Gifted and Talented program, but he has one weak spot: remembering to lower the seat, his mom, Beth Wulf, said. It was during a visit to a doctor's office that Jake's idea for the "Privy Prop" began to take shape. "Jake drew it all out and I supervised," dad Jason Wulf said. "I helped him with the tools to make sure he didn't cut off any fingers." (AP)



NATURE

Mold Evolves Ability To Leave Impish Note

Kerri and Jason Brown of Greenville, S.C., discovered a secret room behind a bookcase containing a homeowner's worst nightmare — mold. Also in the room was a handwritten note: "You found it!" What the Browns found was a problem so serious the previous owner was forced to move, according to the note. The Browns hired an environmental engineer who detected high levels of several molds, including the dangerous Stachybotrys. The Browns filed a lawsuit claiming Century 21 Flynn & Youngblood real estate agents Sue Bakx and Fannie Mae knew about the mold. (AP)



ERIC GAY/AP

WILDLIFE

Coyote, Very Ugly

The results are in: The hideous animal found this summer in southern Texas is not the mythical, bloodsucking chupacabra. It's a coyote. Biologists at Texas State University announced Thursday they had identified the creature. "The DNA sequence is a virtually identical match to DNA from the coyote," said Mike Forstner. "This is probably the answer a lot of folks [expected]. I, myself, really thought it was a domestic dog, but the Cuero Chupacabra is a Texas Coyote." (AP)

SNACKS

World's Grossest Jerky Product Found

Even though a North Carolina man found a human leg inside a smoker he bought

at auction, he can't keep the leg, Judge Greg Mathis ruled on his TV show. Shannon Whisnant had refused to return the leg to its owner, telling the judge he wanted to build a museum and charge people \$10 to look at the limb. "You're not getting

that leg," Mathis told Whisnant. John Wood, whose left leg was amputated after a plane crash, had kept the leg and the cooker inside a rented space. When her couldn't pay the rental bill, the items were auctioned. (AP)

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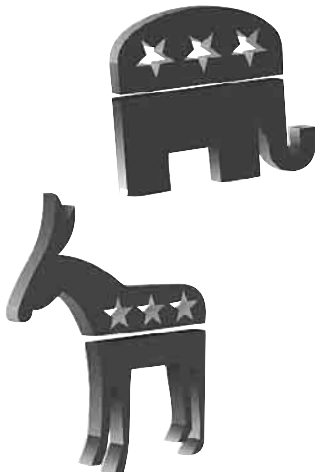
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SHELL SHOCK: The record drought gripping the Southeast isn't all bad: It's nearly perfect weather for growing pecans in Georgia. The state is on pace to be the nation's top pecan producer, with shellers predicting more than 125 million pounds will be harvested this year.

Nation

In Brief



Robert Rubin will lead the nation's largest banking company, Citigroup Inc.

NEW YORK Former Treasury Secretary To Become CEO of Citigroup

Citigroup Inc. said Sunday Chairman and Chief Executive Charles Prince, beset by the company's billions of dollars in losses, has retired and is being replaced as chairman by former Treasury Secretary Robert Rubin. Prince's resignation, which was secured at an emergency meeting Sunday, was expected after the nation's largest banking company revealed it had to write down billions of dollars in bad debt. (AP)

CHICAGO More Than 100 Vehicles Involved in Highway Crash

Here's another reason to get the kids to bed early: More sleep may lower their risk of becoming obese. Researchers have found that every additional hour per night a third-grader spends sleeping reduces the child's chances of being obese in sixth grade by 40 percent. The study appears in the November issue of the journal *Pediatrics*. (AP)

Study Links TV to Inattentive Kids

But no harm is found in educational shows that are nonviolent

CHICAGO | "Arthur" and "Barney" are harmless entertainment for toddlers, but other shows such as "Rugrats" and "Power Rangers" may negatively influence a child's development, reports a new study of early TV-watching.

The research involved children younger than 3, for whom TV is mostly a no-no, according to the

OUT OF FOCUS

→ The study involved a nationally representative sample of 967 children whose parents answered government-funded child development questionnaires in 1997 and 2002.

→ Questions involved television viewing habits in 1997. Parents were asked in 2002 about their children's behavior, including inattentiveness, difficulty concentrating and restlessness.

experts. But if TV is allowed, it should be of the educational variety, researchers found.

Every hour per day that kids under 3 watched violent child-oriented entertainment doubled their risk for attention problems five years later, the study found. Even nonviolent kids' shows like "Rugrats" and "The Flintstones" carried a risk for attention problems later on.

On the other hand, educational shows such as "Arthur," "Barney" and "Sesame Street" had no association

with future attention problems. Interestingly, the risks occurred only in children younger than age 3, perhaps because that is a crucial period of brain development.

The study by researchers at the University of Washington was released Monday in November's issue of the journal *Pediatrics*.

Their study was based on parent questionnaires. They acknowledge it's observational data that only suggests a link and isn't proof that TV habits cause attention problems.

LINDSEY TANNER (AP)

FRESNO, CALIF. | DEADLY PILEUP



HIGHWAY TRAGEDY: A tractor-trailer truck is lifted over a crushed car on Highway 99, where more than 100 cars were involved in a series of collisions on Saturday. Eighteen big rigs were involved in the massive pileup on the freeway just south of Fresno that killed two and injured dozens. Patches of dense fog obscured visibility on the heavily traveled roadway.

Wis. Alumni Pay To Keep Donor's Name off School

MADISON, WIS. | When he became dean of the University of Wisconsin-Madison School of Business in 2002, Michael Knetter went looking for a big donor, someone who would give \$50 million in exchange for putting his or her name on the school. No one was interested.

So, Knetter decided to do something radical: Find contributors willing to pay to keep the school's name off the market. After years of conversations, 13 alumni announced last month that they were giving \$85 million in exchange for assurances that the business school would not be named for any donor for at least 20 years. The donors are all Wisconsin alumni. (AP)

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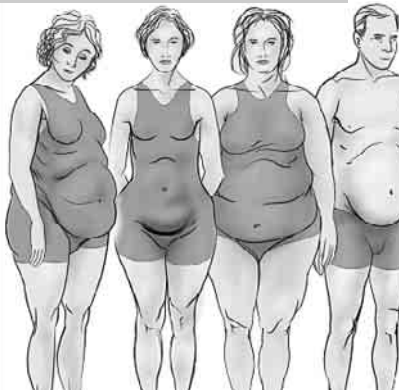
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Nation

40

The percentage of first-year college students who have had a parent or guardian intervene on their behalf to solve a problem at college, according to a survey released Monday.



Presidential hopeful Sen. John McCain, R-Ariz., second from left, and his wife, Cindy, meet supporters in Lexington, S.C.

S.C. Shows a GOP in Flux

Republicans work hard to win support of undecided voters

IRMO, S.C. | The Republican presidential fight in this Southern bastion of rough-and-tumble politics reflects the race at large — a jumble that could go any whichway.

History raises the stakes and, if a guide, South Carolina could predict the outcome: Since 1980, no Republican has won the nomination without a triumph here in the Palmetto State.

"I'm still deciding. I want to know which one fits what I think the best, so I'm very open," Trish O'Neill, 57, said Saturday while waiting at a hot dog restaurant to

"I want to know which [Republican candidate] fits what I think the best, so I'm very open."

TRISH O'NEILL, S.C. VOTER

hear from yet another candidate.

Such sentiments from Republican voters shed light on why each of the four top contenders — Mitt Romney, Rudy Giuliani, Fred Thompson and John McCain — believes he has a strong chance to win here — and why each is playing hard. One poll shows nearly one-

third of likely GOP voters are undecided 11 weeks before an expected 600,000 some people vote in the Republican primary on Jan. 19.

"It's unpredictable because of the undecideds. It's open for the top three or four candidates," said Katon Dawson, the state party chairman. Added Tucker Eskew, a veteran of South Carolina GOP politics.

Recent polls show the race tight among three, with McCain trailing.

The dynamics certainly will change before the primary. Iowa and Michigan hold their contests earlier, and New Hampshire is expected to as well, meaning some candidates could be knocked out before South Carolina. For now, the contest is simply a toss-up. LIZ SIDOTI (AP)

HEARSAY | POLITICS

"I don't think they piled onto me the other night because I'm a woman. I think they piled on to me because I'm winning,"

—SEN. HILLARY CLINTON, DISCUSSING THURSDAY'S PRESIDENTIAL PRIMARY DEBATE, IN WHICH HER DEMOCRATIC RIVALS HARSHLY CRITICIZED HER.

Specter Decides To Back Nominee

WASHINGTON | The top Republican on the Senate Judiciary Committee said Sunday he is bothered by Michael Mukasey's refusal to say whether waterboarding is torture but will support his nomination for attorney general anyway.

Sen. Arlen Specter, R-Pa., joins two key Senate Democrats in saying

he will back Mukasey because the retired judge has said that if Congress passes a law banning waterboarding, "the president would have absolutely no legal authority to ignore such a law."

"He could have said a lot of things which would have given me more assurances," Specter said. "But he is intelligent; he's really learned in the law. He's strong, ethical, honest beyond any question. He's not an intimate of the president." (AP)



HOLY POLLUTION: A scene in the latest "Batman" film in which the Caped Crusader was to drop into Hong Kong's iconic harbor was axed after the movie's producers found the water quality could pose a health risk, the South China Morning Post reported Sunday.

World

In Brief



Olmert and Rice share a laugh before a speaking engagement in Jerusalem.

JERUSALEM

Olmert Offers Hope of Deal To Create Palestinian State

Israeli Prime Minister Ehud Olmert said Sunday vigorous peace negotiations could go far toward establishing an independent Palestinian state before President Bush leaves office. Secretary of State Condoleezza Rice promised a "serious and substantive" launch to new talks. The Israeli leader did not say a final deal is possible in that time frame, although he affirmed that the practical goal of talks is an independent Palestinian state alongside Israel. (AP)

ISTANBUL, TURKEY

Kurds Release 8 Soldiers

Kurdish rebels released eight Turkish soldiers in northern Iraq on Sunday two weeks after they were captured in a deadly ambush that intensified pressure on the Turkish government to attack the guerrillas in Iraq. The release comes on the eve of a meeting between Prime Minister Recep Tayyip Erdogan and President Bush in Washington to agree on measures against the rebels and avert a cross-border offensive into a relatively stable part of Iraq. (AP)

NAIROBI, KENYA

Somali Pirates Give Up Boats

Somali pirates agreed to leave two boats they had hijacked in the waters off the Horn of Africa months earlier, and the newly liberated vessels — and their 24 crew members — were escorted Sunday by the U.S. Navy to safer waters. The two boats were seized May 15 and the pirates left after speaking by radio to U.S. Naval personnel. (AP)

U.S. Deaths on Pace for High in Iraq

With 2 months left, 2007 likely to become bloodiest for troops

BAGHDAD | With just under two months left in the year, 2007 is on course to be the deadliest year on record for American forces in Iraq, despite a recent sharp drop in U.S. deaths.

At least 847 American military personnel have died in Iraq so far this year — the second-highest annu-

al toll since the war began in March 2003, according to AP figures.

In 2004, the bloodiest year of the war for the U.S. so far, 850 American troops died. Most were killed in large, conventional battles like the campaign to cleanse Fallujah of Sunni militants, and U.S. clashes with Shiite militiamen in the sect's holy city of Najaf in August.

But the American military in Iraq has increased its exposure this year, reaching 165,000 troops — the highest levels yet.

IRAQ MINISTER KILLED

→ Two carloads of gunmen ambushed a top aide to Iraq's Finance Ministry on Sunday in Baghdad, killing him and his driver, police said. The two were among 15 people killed or found dead in Iraq. The Finance Ministry had no immediate comment about the attack on Qutaiba Badir al-Din Mohammed, a Sunni adviser to Iraq's finance minister.

Moreover, the military's decision to send soldiers out of large bases and into Iraqi communities means more troops have seen more "contact with enemy forces" than ever before, said Maj. Winfield Danielson, a U.S. military spokesman in Baghdad.

"It's due to the troop surge, which allowed us to go into areas that were previously safe havens for insurgents," Danielson said. "Having more soldiers, and having them out in the communities certainly contributes to our casualties." (AP)



INTERNATIONAL MAN OF MYSTERY: King Tut, whose life and death have captivated the world, is displayed in Egypt on Sunday.

Frail Tut Mummy Revealed to Public

Archaeologists move Egyptian king to glass case to preserve body

LUXOR, EGYPT | King Tut's buck-toothed face was unveiled Sunday for the first time in public — more than 3,000 years after the youngest and most famous pharaoh to rule ancient Egypt was shrouded in linen and buried in his golden underground tomb.

Archeologists carefully lifted the fragile mummy out of a quartz sarcophagus decorated with stone-

carved protective goddesses, momentarily pulling aside a beige covering to reveal a leathery black body.

The linen was then replaced over Tut's narrow body so only his face and tiny feet were exposed, and the 19-year-old king, whose life and death have captivated people, was moved to a glass climate-controlled case to keep it from turning to dust. "The face of the golden boy is amazing. It has magic and it has mystery," Egypt's antiquities chief Zahi Hawass said.

Hawass said scientists began restoring the badly damaged mummy

more than two years ago. Much of the body is broken into 18 pieces — damage sustained when British archaeologist Howard Carter first discovered it 85 years ago, took it from its tomb and tried to pull off the famous golden mask, Hawass said.

But experts fear a more recent phenomenon: mass tourism. "The humidity and heat caused by ... people entering the tomb and their breathing will change the mummy to a powder. The only good thing [left] in this mummy is the face. We need to preserve the face," said Hawass.

ANNA JOHNSON (AP)

7 Released In Alleged Chad Plot

Europeans detained in possible kidnapping leave with Sarkozy

N'DJAMENA, CHAD | Seven Europeans among the 17 detained for more than a week in an alleged attempt to kidnap 103 African children were released on Sunday and left the country with French President Nicolas Sarkozy.

The Europeans — among them nine French citizens — were arrested Oct. 25 when a charity calling itself Zoe's Ark was stopped from flying the children to Europe. The group said the children were from Darfur and that it intended to place them with host families.

Sarkozy met with Chad's leader Idriss Deby before leaving Chad on his official jet with three French journalists and four flight attendants from Spain.

Later Sunday, French television channel M-6 aired a documentary raising further suspicions about how the charity group operated. The footage, made mostly by one of the journalists who flew home with Sarkozy, shows one charity worker haphazardly screening children brought by tribal elders to the group's center in eastern Chad. She demands neither details nor even the most basic documentation or verification. (AP)

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World

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The number of children in China named "Aoyun,"
which means Olympics, the Beijing Daily reported
on Sunday. Beijing will host the 2008 Olympics.

Russian Nationalists Rally

Extremists use holiday
to spread xenophobic
message in countryMOSCOW | A white supremacist from
Texas lifted his black cowboy hat
into the air as he stepped forward
to address thousands of Russian
nationalists at a rally Sunday in
Moscow."I'm taking my hat off as a sign
of respect for your strong identity
in ethnicity, nation and race," said
Preston Wiginton, 43."Glory to Russia," he said in bro-
ken Russian, as the crowd of mostly
young Russian men raised their right
hands in a Nazi salute and chanted
"White power!" in English.About 5,000 nationalists turned
out for the Russian March, held for
the third year on National UnityCrowds give the Nazi salute during a
march in Moscow on National Unity Day.Day, a holiday the Kremlin created
in 2005 to replace the traditional
Nov. 7 celebration of the 1917 Bol-

shevik rise to power.

The Kremlin has tried to give
the holiday historical significance
by tying it to the 1612 expulsion of
Polish and Cossack troops who
briefly seized Moscow at a time of
political disarray.But extreme nationalists have
seized on the holiday in reflection
of a rise in xenophobia. More than
50 people have been killed and
400 injured in ethnically moti-
vated attacks this year, according
to the Sova rights center.Pro-Kremlin youth groups and
the liberal Yabloko party also held
rallies Sunday, in part to counter the
nationalist march. "This holiday is
a gift for the most reactionary and
dangerous group — the national-
ists," Yabloko deputy chairman Ser-
gei Mitrokhin told a crowd of about
1,500. MANSUR MIROVALEV (AP)You Owe It To Yourself To Try Laser Dentistry.
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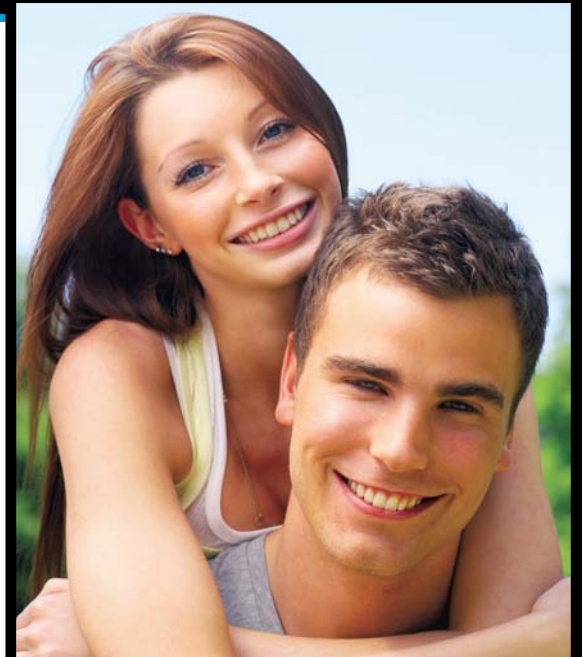
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OH, DEER: Metro trains came to a stop for a time Sunday morning when deer were discovered between the Forest Glen and Glenmont stations on the Red Line. The deer frightened some passengers by coming onto the Metro platforms several times.

Local

Frederick Honors Black Residents

Md. city names street after a native black man for the first time

FREDERICK, MD. | Last year, a black Frederick man called on the city to recognize the contributions of its black residents. Standing in front of the William O. Lee Memorial Bridge, Lord Nickens said, "I want to see many, many blacks honored on something other than a bridge."

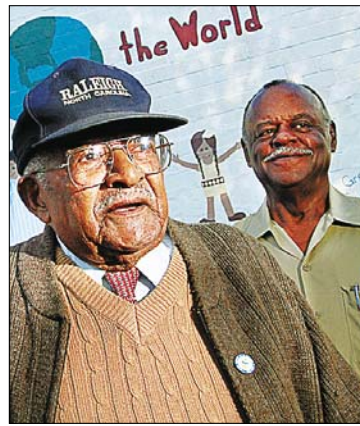
Last month, Lord Nickens Street became the first road to

have a black resident's name from inception, according to Bernard Brown, chairman of the City of Frederick's Housing Authority's Board of Commissioners. A community center at the site will also be named after Nickens.

"Of all the people to have the first street named after him, he would be my choice," Brown said.

Four of five other roads to be built in the neighborhood will bear the names of deceased black residents: Walker Lane, Brunner Place, Dixon Way and Daley Lane.

Nickens served as president of



Nickens, left, is the first black Frederick resident to have a road named for him.

the Frederick branch of the National Association for the Advancement of Colored People for more than 20 years. He hopes the honor will encourage children to learn more about the struggles and accomplishments of their ancestors.

Kevin Lollar, development director for the Housing Authority, submitted the names to the city for approval, wanting to pay tribute to former black residents after hearing about the history of the Laboring Sons Memorial Ground.

"It's one of those stories that brings tears to your eyes," Lollar said. (AP)

Surrender Program Nets 530

WASHINGTON | A three-day program for people wanted on outstanding warrants has resulted in 530 people surrendering at a D.C. church.

The government-run "safe surrender" program for fugitives was aimed at resolving nonviolent crimes.

Officials say about 30 percent of the cases were for traffic offenses, and about 70 percent involved criminal charges.

On Saturday, the final day of the program, 245 people turned themselves in. Organizers say the first person in line Friday walked to the Bible Way Church from Landover, Md., to honor his mother's birthday request that he surrender.

The Washington area has about 28,000 outstanding warrants, including 15,000 for misdemeanors. (AP)

JESSUP, MD. | MACBETH GOES TO PRISON



OFF-BROADWAY: Chesapeake Shakespeare Company actors perform "Macbeth" at the invitation of the warden at the Patuxent Institution, a maximum-security prison in Jessup, Md., Sunday. The warden thought the play would resonate with the inmates, as it is full of murder, betrayal and regret.

Student Charged for Racial Slurs

WASHINGTON | Campus police at George Washington University have charged a student with drawing swastikas and racial slurs on the doors of dorm rooms.

University spokeswoman Tracy Schario says the suspect has been barred from campus and will go

through GW's judicial system.

The university is not releasing the student's name, citing privacy laws. Schario says GW officials also are looking at whether the suspect may have violated D.C. or federal laws. The drawings were reported Friday night. (AP)

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Evening DC 4	n/a
Rolling Cash Five	n/a
Daily 6	n/a

MARYLAND

Mid-day Pick 3	8-4-7
Evening Pick 3	n/a
Mid-day Pick 4	5-0-8-7
Evening Pick 4	n/a
Match 5	n/a

VIRGINIA

Mid-day Pick 3	6-0-7
Mid-day Pick 4	1-4-3-4
Mid-day Cash 5	1-8-11-28-31

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31 DOWN, 1 TO GO: After leading the Packers to a 33-22 win over the Chiefs in Kansas City on Sunday, quarterback Brett Favre can claim he has beaten every team in the NFL — except, of course, the Packers. He probably won't get that win.



Sports

AL BELLO/GETTY IMAGES; BILL KOSTROUN/AP



POUND AND BE POUNDED: The Redskins stayed committed to the run against the Jets, and Clinton Portis, left, finished with 196 rushing yards. The defense also sacked Jets QB Kellen Clemens three times.

Redskins Slip by Against 1-8 Jets

23 | 20

Portis pounds the ball for 196 yards to help team win in overtime

REDSKINS | Shaun Suisham unloaded on the football with his right leg from 46 yards out and watched as it barely floated over the crossbar. A squeaker or not, it was good enough to deliver the Washington Redskins a 23-20 overtime victory over the New York Jets on Sunday. "It's a good feeling," Suisham said. "You feel like you contributed to the team. The guys are working so hard all game and you're off on your own. When you get an opportunity like that, you feel more like a football player." Suisham's winning kick was

his fifth field goal, tying a franchise record. He kicked another 46-yarder earlier, along with field goals of 40, 22 and 40 yards for Washington (5-3). Mike Nugent had two field goals, including a 30-yarder that tied it for New York (1-8) with 10 seconds left in regulation. Leon Washington returned the opening kickoff 86 yards for a touchdown, becoming the first Jets player to have at least three in a season. "That's a good way to start a game," Washington said. It didn't last. The Redskins erased a 14-point deficit and beat the Jets for the eighth time in nine meetings, thanks to the legs of Suisham and running back Clinton Portis. Washington finished with 296 yards rushing, including a season-high 196 by Portis. "I'm ready to carry this team," said Portis, whose 36 rushes were two short of a career high. "I've



Shaun Suisham celebrates his 46-yard game-winning field goal in overtime.

been telling coach that: Just put it on me." The loss, the Jets' sixth straight, spoiled a valiant effort by new starting quarterback Kellen Clemens. The second-year player, anointed earlier in the week as New York's starter in place of Chad Pennington, was 23-of-42 for 226 yards and a touchdown. He also gained 48 yards on seven carries. "It's just so frustrating at this point," Clemens said. "We battled so hard for four quarters and then the overtime period, and we just came up short on a kick that didn't make it by much."

Sunday's Stats

Rushing: WASHINGTON: Portis 36-196, Betts 9-64, Campbell 2-31, Sellers 1-5; NEW YORK: Jones 13-49, Clemens 7-48, L. Washington 4-13, Cotchery 1-11, C. Davis 1-3. **Passing:** WASHINGTON: Campbell 12-23-142; NEW YORK: Clemens 23-42-226. **Receiving:** WASHINGTON: Cooley 4-58, Moss 4-49, Sellers 3-21, Randle El 1-14; NEW YORK: Cotchery 5-90, Baker 4-42, McCarreins 3-32, B. Smith 4-27, L. Washington 4-18, T. Jones 2-16, Kowalewski 1-1.



→ **Best Call:** Trusting Shaun Suisham to put the game away with a 46-yard field goal on fourth-and-inches. Coming into Sunday's game, Suisham was just 2-for-4 on field goals longer than 40 yards, but four of the kicker's five field goals were at least 40 yards. → **Worst Call:** With nine minutes left in the game, the Redskins were in a position to eat up the clock if they could march down the field. Six run plays later, the team punts and the Jets tie it up. → **Best Adjustment:** Defensive coach Gregg Williams used his safeties — particularly, LaRon Landry — to blitz young Jets QB Kellen Clemens in the second half. As a result, New York scored just three points after halftime.

B It wasn't pretty, but after a slow start, the team finally made some adjustments.

> Redskins	23	431	296	135	12/23	1/7	4/104	0/0	1/0	36:13	5/50	1/2
3 6 3 8 3OT 23	FIRST DOWNS	TOTAL NET YARDS	RUSHING YARDS	PASSING YARDS	COMPLETIONS/ATTEMPTS	PUNT RETURNS/P. RETURN YARDS	KICKOFF RETURNS/K. RETURN YARDS	INTERCEPTIONS/RETURN YARDS	FUMBLES/FUMBLES LOST	TIME OF POSSESSION	PENALTIES/YARDS	RED ZONE EFFICIENCY
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> Jets	23	338	124	214	23/42	1/3	5/170	1/1	1/1	31:04	5/40	1/3



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Sports

2:23

The time it took world record holder Paula Radcliffe to complete Sunday's New York City marathon, her first marathon in two years and since giving birth in January.

Pats Come Back vs. Colts

24 | 20

In battle of undefeated teams, New England wins in Indianapolis

NFL | This time, the New England Patriots struggled to survive.

But survive they did, staying on course for an unbeaten season as Tom Brady threw two touchdown passes in a four-minute span of the fourth quarter to overcome a 10-point deficit and beat Super Bowl champion Indianapolis 24-20 Sunday.

The win in perhaps the NFL's biggest regular-season game ever keeps the Patriots (9-0) on course for the NFL's first unbeaten season since Miami did it 1972 and gives them the first tiebreaker over Indianapolis (7-1) in the AFC playoffs.

New England, which had been averaging more than 41 points per game and had beaten eight oppo-



Randy Moss, right, caught nine passes for 145 yards and a TD to help beat the Colts.

nents by an average of more than 25 points, trailed 20-10 after Peyton Manning scored on a 1-yard sneak with 9 minutes and 42 seconds left in the game.

However, Brady's 55-yard completion to Randy Moss set up a 3-yard TD pass to Wes Welker. Rosevelt Colvin knocked the ball loose

from Manning to force a punt on the next series. Then Brady found Kevin Faulk over the middle for 13 yards for the winning score with 3:15 left.

Jarvis Green knocked the ball loose from Manning and Colvin recovered to clinch the game for New England. DAVE GOLDBERG (AP)

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Sports

Minnesota Rookie Runs to a Record



Peterson's 296 rushing yards is the most ever in a single NFL game

NFL | Adrian Peterson raced to the NFL's single-game rushing record on Sunday. Who knows how many more records he could have at the end of the year?

After giving up the longest play in league history on a missed field goal right before halftime, the Vikings turned to their amazing rookie and Peterson delivered — rushing for an NFL-record 296 yards in a 35-17 victory over the San Diego Chargers on Sunday.

Minnesota (3-5) held LaDainian Tomlinson to just 40 yards. Here's what Peterson did:

→ He topped 200 yards rushing for the second time this season, a feat no other rookie has accomplished.

NFL SCOREBOARD

WEEK 9 | NOV. 4

Buccaneers 17, Cardinals 10

Titans 20, Panthers 7

Saints 41, Jaguars 24

Packers 33, Chiefs 22

Lions 44, Broncos 7

Bills 33, Bengals 21

Falcons 20, 49ers 16

Patriots 24, Colts 20

Texans 24, Raiders 17

Seahawks, Browns (late game)

→ For results of Sunday night's Cowboys-Eagles game, see *Today's Post, Sports*.

→ He scored two of his three touchdowns and gained 253 yards in the second half.

→ He reached 1,036 yards rushing, putting him on pace to smash Eric Dickerson's rookie record of 1,808 yards. Dickerson's all-time record of 2,105 yards is in reach, too. (AP)

TOP DOGS | SUNDAY'S BEST IN THE NFL



The only way to describe Vikings RB **Adrian Peterson** is amazing. The rookie broke the NFL's single-game rushing record by going for 296 yards. **2. Lee Evans** (WR, Bills) caught nine passes for 165 yards and a touchdown in Buffalo's win over Cincinnati. **3. Drew Brees** looks more like last year's Drew Brees than this year's Drew Brees. After struggling to start the year, the Saints QB threw for 445 yards and three touchdowns. **4. A** member of the Redskins finally did something Top Dogs worthy. RB **Clinton Portis** went over 100 yards for the first time all year — way over. He rushed for 196 yards and a score in an overtime win over the Jets. (EXPRESS)

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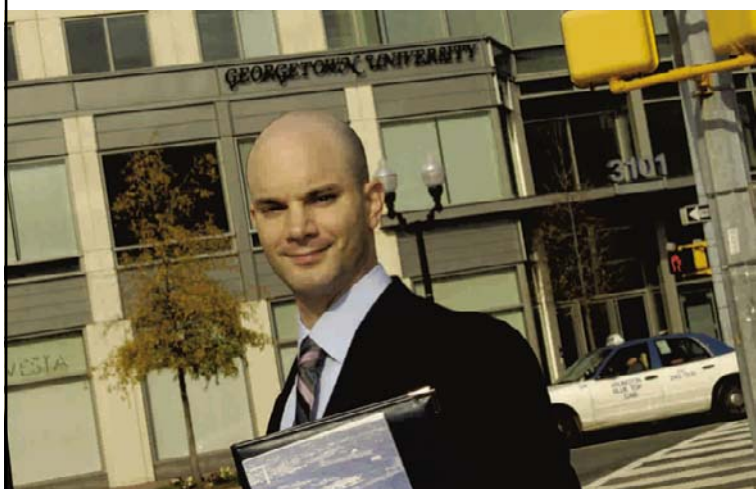
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Sports

Buckeyes, Tigers And Ducks on Top

Taking advantage of B.C.'s loss, LSU moves back to No. 2 ranking

COLLEGE FOOTBALL | LSU is back where it started in the Top 25.

The Tigers moved up to No. 2 in The Associated Press poll released Sunday, right where they began the season. No. 3 Oregon also moved up a spot and was close behind LSU.

Ohio State was No. 1 for the fourth consecutive week, getting 60 out of 65 first-place votes from the media panel. LSU received the other five first-place votes.

No. 4 Oklahoma and unbeaten Kansas round out the top five. The Buckeyes, Jayhawks and Hawaii, which is 14th, are the remaining undefeated major college teams.



LSU celebrates its win over Alabama, which moved the Tigers up to No. 2.

LSU benefited from Boston College's 27-17 loss to Florida State on Saturday night. B.C. became the fourth team to lose as No. 2 this season, joining USC, South Florida and California.

The Eagles dropped six places to eighth after their first defeat of the season. RALPH D. RUSSO (AP)

Arizona's Olson Goes on Leave

COLLEGE HOOPS | Arizona men's basketball coach Lute Olson is taking a leave of absence for unspecified personal reasons.

In a statement issued by his public relations firm on Sunday, the 73-year-old Hall of Famer said the matter was not health related.

"For the past 25 years, I have always given 110 percent to the team and this job," Olson said. "In light of this personal matter, I feel it is in the best interest of the team and the University of Arizona to take a leave of absence."

Olson said he wanted to "reassure everyone that this isn't a health scare, but rather a personal matter that needs my undivided attention."

Assistant coach Kevin O'Neill will assume Olson's duties. (AP)

Ames Gets 1st Win at Last Tourney

GOLF | Stephen Ames wanted to escape the chill of Calgary for the final PGA Tour event, a decision that paid off Sunday when he closed with a 4-under 68 for a one-shot win in the Children's Miracle Network Classic.

Ames emerged from a crowded

leaderboard at Disney with three birdies on the back nine, then saved par from 65 feet out of the bunker to avoid a playoff with Tim Clark.

It was the first victory in a year that Ames already had deemed a success because of overhauling his swing to cope with back issues. (AP)

TODAY'S TV LINEUP

CAPITALS (7 P.M. ON CSN) Following two straight losses, the Caps begin a three-game road trip with a visit to the Carolina Hurricanes, who the Caps beat up on 2-0 in the second game of the season.

NFL (8:30 P.M. ON ESPN) It's no secret that scoring hasn't been the Ravens' strong suit this year. They're going to have to rely on their defense to stop a Pittsburgh team that remains undefeated at home.

Personal Tech

Solving Crimes Online

Social networking Web sites offer tools for law enforcement

ARLINGTON, VA. | Whether it's on MySpace, Facebook, "Second Life" or other Web flavors of the moment, criminals and victims — especially young ones — are leaving clues in plain sight online, even for off-line crimes.

For Indiana state trooper Lt. Charles Cohen, speaking at the recent three-day conference of the National White Collar Crime Center, the idea that police officers need to be better at incorporating the online world into their patrols is at the forefront.

Many police departments have computer crews that perform skillful forensic analyses on hard drives and specialize in nailing online predators. Cohen's lectures are not for them.

Instead he's trying to reach everyone else in law enforcement: beat police officers, homicide detectives



Indiana state trooper Lt. Charles Cohen thinks police need to investigate the online world — including Web sites such as MySpace — as part of their patrols.

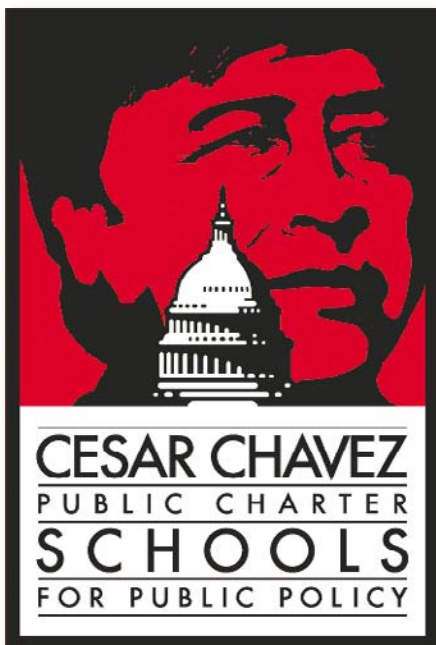
and other investigators who might otherwise think monitoring the Internet is not their responsibility.

"People under 25 tend to think about what is public versus private information differently from the rest of us, and that is great for law enforcement investigators," said Cohen.

Les Lauziere, a computer crimes

investigator for the Virginia Attorney General, suggests that police need to incorporate Internet analysis into every investigation. In the coming years, he says, asking whether a police department has a distinct cybercrime unit will be like asking whether there's a telephone squad. (AP)

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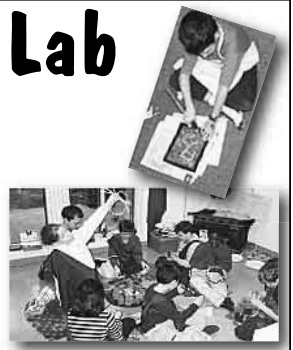
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A Conversation with Fernando Botero

Presented by SIS

Tuesday, November 6, 2 p.m., Abramson Family Recital Hall

Artists' Reception

Tuesday, November 6, 6–9 p.m., American University Museum

Human Rights in a Time of War: A Film Screening and Discussion with Ghosts of Abu Ghraib Producer Liz Garbus

Presented by the SOC Center for Social Media and the WCL Center for Human Rights and Humanitarian Law

Thursday, November 8, 5:30 p.m., Abramson Family Recital Hall

D.C. Poets Against the War: An Evening of Poetry

Saturday, November 10, 6–9 p.m., American University Museum

Training Symposium: Professional Responsibility After Abu Ghraib

Presented by SOC, SPA, and Kogod

Monday, November 12, 5:30–7:45 p.m., Weschler Theater, Mary Graydon Center 3rd Floor

Torture Around the World: A Panel Discussion

Presented by the WCL Center for Human Rights and Humanitarian Law, the International Human Rights Law Clinic, and the Kay Spiritual Life Center
Thursday, November 15, 6–9 p.m., American University Museum

Anthropologists Look At Interrogation, Abuse, and Human Rights: A Panel Discussion

Presented by the Department of Anthropology, CAS
Tuesday, December 4, 8:15 p.m., Abramson Family Recital Hall



Fernando Botero, *Abu Ghraib* ca. 2005.
Oil on canvas, 13 x 12 5/8 inches.
© Fernando Botero, courtesy of Marlborough Gallery, New York, NY.

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BIG-TIME SCORE: "American Gangster" made that money this weekend at the box office, pulling in a whopping \$46.3 million at the box office. Jerry Seinfeld's animated feature, "Bee Movie," came in a not-so-shabby second with \$39.1 million.

Entertainment



SPECIAL IN HIS OWN WAY: Vince Vaughn, second from right, has a hard time keeping up with his powerful sibling in "Fred Claus."

Sibling Rivalry

Santa and his older brother, Fred, have very little in common

BROS | Vince Vaughn, who struck box-office gold with the R-rated comedies "Old School" and "Wedding Crashers," goes family friendly in the PG-rated holiday offering "Fred Claus."

The fast-talking Vaughn plays

Fred, Santa's underachieving older brother. Money troubles force Fred to go to work for his famous sibling at the North Pole, where unresolved family issues resurface. Santa, the favorite son, has an eating disorder. Fred, the black sheep, can never live up to his baby brother's success. At his new job, this former repo man is ill-prepared to figure out who's naughty and who's nice.

"What really worked most in

this film was the unique thing about whether there are naughty kids," says Vaughn, "or are they just misunderstood?"

"Fred Claus" marks the third collaboration between Vaughn and filmmaker David Dobkin. They previously worked together on the 1998 dark comedy "Clay Pigeons" and 2005's "Wedding Crashers."

Vaughn, 37, says he welcomed the

chance to work with Dobkin again. He also liked the script and the idea of making a holiday movie.

"I try to find stories that are going to be fun," says Vaughn.

Vaughn was impressed with the stellar cast Dobkin assembled. Oscar winner Kathy Bates plays the Claus brothers' mother; Oscar winner Rachel Weisz plays Fred's girlfriend; Oscar nominee Paul Giamatti plays St. Nick; Oscar winner Kevin Spacey plays an officious efficiency expert; and Oscar nominee Miranda Richardson plays Fred's disapproving sister-in-law.

"Everyone's been nominated or won but me," Vaughn jokes. "I sort of got a complex on the set after a while."

Vaughn, who watched classic holiday cartoons on TV as a kid, sees "Fred Claus" as a live-action version of those shows. "The adults can follow it on one level, and the kids are really connecting to it on another level," he says.

"Fred Claus" is based on a story by Jessie Nelson, who conceived of it after her 8-year-old daughter asked her whether Santa had a family. That got the writer thinking: "What if Santa had a brother?"

"I've always been fascinated by the notion of birth order and sibling rivalry," says Nelson. "I think every family has a little of it."

For Giamatti, it was no big deal getting into the role of Santa. "You know a lot of the stuff you're supposed to do: I had to work up a good 'ho-ho-ho,'" the bearded actor says. ANGELA DAWSON (ENTERTAINMENT NEWS WIRE)



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JOHN DOE Remains Anonymous



1 John Doe, the former guitarist for suitably named punk band X and one of the most influential American musicians of

the 1980s, tours solo with his sixth roots rock album, "A Year in the Wilderness." He brings his bluesy vocals, and impressive strummin' skills tonight to Jammin' Java, where he shares a bill with Garrison Star.

→ *Jammin' Java*, 227 Maple Avenue E., Vienna; 8 p.m., \$12; 703-255-1566.



THE POLICE ROXXXanne

2 We know, we know: Reunion tours have great potential for being corny. But this is the Police, people, one of the most successful bands in the history of modern music. Corny or not, it should be a rockin' good time. Check them out tonight with Fiction Plane.

→ *Verizon Center*, 601 F St. NW; 7:30 p.m., \$53-\$228; 202-397-7328. (Gallery Place-Chinatown)

BELLYDANCE SUPERSTARS Shake That Thing

3 Bellydance Superstars travel the world, well, belly dancing. Now on their "Babelesque" tour, they bring an authentic version of the enticing Middle Eastern art form to the Birchmere on Monday and Tuesday.

→ *Birchmere Music Hall*, 3701 Mt. Vernon Ave., Alexandria; 7:30 p.m., \$29.50; 703-549-7500.

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Solove's Google Generation

A GW professor worries about 'The Future of Reputation'

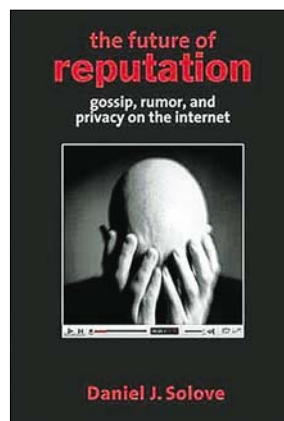
ONLINE | Facebook, MySpace, Google and blogs do more than make the workday go by faster.

They also contribute to an increasing lack of privacy as individuals post information about themselves and their friends online — a permanent record that search engines can pull up for years after the fact.

George Washington University law professor Daniel Solove is a privacy expert, having lectured on the subject and penned numerous texts, both academic and popular. His recent book "The Future of Reputation: Gossip, Rumor and Privacy on the Internet" (Yale University Press) addresses privacy issues that dominate the Internet today, as well as solutions for balancing new



For more of our conversation with Solove, visit readexpress.com



technology, freedom of speech and privacy.

"The Internet is not necessarily a threat to privacy, nor is it a friend to privacy," Solove said. "A new technology exacerbates existing problems, and ultimately what matters is what we do, what policies we set and what rules we establish that will govern privacy." KATHERINE SILKAITIS (EXPRESS)

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Entertainment

'Wire' to Be Cut

Devoted fans say farewell to the mean streets of Baltimore

THE END | A fervent following is eagerly awaiting the final season of an HBO drama.

No, this story isn't a year old.

While the final hurrah of "The Sopranos" had the weight of a genuine cultural event, the last season of "The Wire" is a more cultish affair.

The longest-running dramatic series on HBO, "The Wire" will enter its fifth and final season on Jan. 6. In certain circles, this is already cause for nail-biting anticipation.

"Get on with it, mother [expletive]," wrote one fan on the HBO "Wire" message boards, quoting the abbreviated last words of one of the show's main characters.

"The Wire" has never been an easy sell. In its first four seasons, it has in gritty detail painted a novelistic picture of urban decay. Set in Baltimore, the show follows police and drug dealers, portraying the tiered bureaucracy on each side of the law.

"It's all in the game," is the show's oft-repeated mantra.

"The Wire" excels in realism and in creating society-wide scope. Within a few episodes, the viewer



ON 'THE WIRE': Idris Elba as Stringer Bell and Wood Harris as Avon Barksdale.

is intimately connected with dozens of characters, from the mayor's office to homeless shelters.

Each season has centered on an institution. Last season looked into the education system, season three focused on politics, and the second season portrayed the decline of the city's shipping port. Season five will concentrate on the media, which is especially familiar ground for creator and executive producer David Simon, a former reporter for the Baltimore Sun.

For season five, Simon secured the rights to use the Sun's name. The main journalist is played by Tom McCarthy, who had small parts in "Syriana" and "Flags of

Our Fathers" but is perhaps best known as the writer-director of 2003's "The Station Agent."

"What this season is about is just how far you can go on a lie," Simon says in a promo that has been airing on HBO. The lie Simon is referring to is what deteriorating cities tell themselves: Everything is going to be all right.

"Wire" enthusiasm will be stoked with a DVD set of season four, out Dec. 4. It was the fourth season that garnered the show's best reviews, hailed by many as the best program on television. The Los Angeles Times even published an editorial praising the show. JAKE COYLE (AP)

3rd Spidey Film Out On DVD

The nimble arachnid hero creeps his way onto TVs everywhere

DVD | Though reviews were mixed, "Spider-Man 3," which arrived on DVD last week, proved the Mar-



Tobey Maguire (or his stunt double) battles evil forces in "Spider-Man 3."

vel Comics movie franchise still has legs. The Sam Raimi-directed action-adventure was the No. 1 film of the summer and the top box

office draw of the year, raking in \$336.5 million domestically. The film also broke the opening-day record, taking in \$59.8 million in its first day of release last May.

And it appears that this cash cow will continue — a "Spider-Man 4" is on the horizon, and a "Spider-Man" musical will be heading toward the Great White Way with a score by U2's Bono and the Edge. Julie Taymor of "The Lion King" and "Across the Universe" is set to direct. The new double-disc DVD features six hours of extras, including bloopers, 10 featurettes and audio commentary with Raimi and the cast.

SUSAN KING (LOS ANGELES TIMES)



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WASHINGTON METRO – A “Special Report” explodes what its author exposes as “The myth of slow home sales.” In fact, the Report explains, in clear and plain English, how a home owner who wants to sell can not only count on a sale within 120 days but can be guaranteed that the sale will occur.

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Mr. Sanya states that the Report represents the compendium of his many years of real estate experience and can be of substantial value to homeowners, especially those whose homes have been on the market unsold for a considerable period of time. The author emphasizes that although he does not accept every listing, by following the Report’s procedures he accomplishes a sale in every instance in which he is the broker of record.

The secret, says the Report, is a combination of traits and procedures that consistently result in a successful sale. For a free copy of the Report, go to a private but available Web site – www.WantItSoldNow.com.

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- Conversation with artist Fernando Botero, moderated by SIS Dean Louis W. Goodman, 4 to 5 p.m. (Museum)
- International Media, MA Information Session, 5:30 to 6:30 p.m. (MGC)
- Debut of the complete works of Botero’s *Abu Ghraib* exhibition and artists’ reception, 6:30 to 9 p.m. (Museum)

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SAW IV (R) - ID REQ'D (200 430 440) 655 915 1010
DAN IN REAL LIFE (PG-13) (155 435) 705 935
OC: 30 DAYS OF NIGHT (R) - ID REQ'D (125) 715
30 DAYS OF NIGHT (R) - ID REQ'D (420) 1005
GONE BABY GONE (R) - ID REQ'D (1255 355) 645 945
NIGHTMARE BEFORE CHRISTMAS 3D - \$2.50 EXTRA FOR 3D (PG) (105 310 525) 735 955
TYLER PERRY’S: WHY DID I GET MARRIED? (PG-13) (1240) 340
635 930
WE OWN THE NIGHT (R) - ID REQ'D (145) 710
MICHAEL CLAYTON (R) - ID REQ'D (100 350) 640 940
THE GAME PLAN (PG) (110 345) 630 910

COUNTRYSIDE STADIUM 20
45980 Regal Plaza 800-FANDANGO 394#

Adv. Tix on Sale FRED CLAU (PG) ★
Adv. Tix on Sale MR. MAGORIUM’S WONDER EMPORIUM (G) ★

AMERICAN GANGSTER (R) - ID REQ'D ★ (1130 1145 400) 610 840 1040
30 (PG) (1130 1145 400) 610 840 1040
AMERICAN GANGSTER (R) - ID REQ'D ★ (110) 620 700 830 940
BEE MOVIE (PG) ★ (1110 1150 1230 140 220 300 410 450 530) 640
720 800 910 950 1020
MARTIAN CHILD (PG) (1210 250 515) 745 1030
DAN IN REAL LIFE (PG-13) (1140 1240 210 310 440 540) 710 820
945
BELLA (PG-13) (100 415) 630 900
SAW IV (R) - ID REQ'D (110 330 550) 810 1035
OC: 30 DAYS OF NIGHT (R) - ID REQ'D (1215) 750
30 DAYS OF NIGHT (R) - ID REQ'D (245 520) 1035
THE COMEBACKS (PG-13) (1120 150 420) 635 915
GONE BABY GONE (R) - ID REQ'D (1145 230 505) 740 1025
TYLER PERRY’S: WHY DID I GET MARRIED? (PG-13) (1250 350)
650 1000
WE OWN THE NIGHT (R) - ID REQ'D (1115 200 445) 730 1015
MICHAEL CLAYTON (R) - ID REQ'D (1245 340) 645 930
THE GAME PLAN (PG) (115 345) 625 920
THE KINGDOM (R) - ID REQ'D (130 430) 715 1010

ROCKVILLE CENTER STADIUM 13
Rockville Town Center 800-FANDANGO 248#

Adv. Tix on Sale FRED CLAU (PG) ★
Adv. Tix on Sale MR. MAGORIUM’S WONDER EMPORIUM (G) ★

AMERICAN GANGSTER (R) - ID REQ'D ★ (1200 100 200 330 430
530) 700 800 900 1030
BEE MOVIE (PG) ★ (1200 1230 215 245 430 500) 645 715 900 930
MARTIAN CHILD (PG) (1145 215 445) 730 1015
DAN IN REAL LIFE (PG-13) (1215 1245 245 400 515) 700 745 945
1020
SAW IV (R) - ID REQ'D (1245 300 545) 815 1035
GONE BABY GONE (R) - ID REQ'D (115 400) 715 1015
NIGHTMARE BEFORE CHRISTMAS 3D - \$2.50 EXTRA FOR 3D (PG) (130 415) 730 1000
30 DAYS OF NIGHT (R) - ID REQ'D (1145 210 500) 745 1025

FAIRFAX TOWNE CENTER 10
4110 W Ox Road 800-FANDANGO 670#

AMERICAN GANGSTER (R) - ID REQ'D ★ (100 200 330 420) 615
700 745 940 1020
WRISTCUTTERS: A LOVE STORY (R) - ID REQ'D (145 440) 725
1000
GAME PLAN - DIGITAL (PG) (110 350) 630 910
THE GAME PLAN (PG) (150 430) 715
GONE BABY GONE (R) - ID REQ'D (130 410) 720 1010
INTO THE WILD (R) - ID REQ'D (105 425) 735
LARS AND THE REAL GIRL (PG-13) (115 340) 650 930
DARJEELING LIMITED (R) - ID REQ'D (125 400) 640 925
THE COMEBACKS (PG-13) 950 PM

GERMANTOWN STADIUM 14
20000 Century Blvd 800-FANDANGO 455#

Adv. Tix on Sale FRED CLAU (PG) ★
Adv. Tix on Sale MR. MAGORIUM’S WONDER EMPORIUM (G) ★

AMERICAN GANGSTER (R) - ID REQ'D ★ (1200 100 200 330 430
530) 700 800 900 1030
BEE MOVIE (PG) ★ (1200 1230 215 245 430 500) 645 720 900 940
MARTIAN CHILD (PG) (1220 300 520) 750 1020
DAN IN REAL LIFE (PG-13) (1150 430) 730 1015
SAW IV (R) - ID REQ'D (200 400 450) 800 1000 1040
OC: 30 DAYS OF NIGHT (R) - ID REQ'D (145) 745
THE COMEBACKS (PG-13) (100) 715
GONE BABY GONE (R) - ID REQ'D (120 410) 700 945
30 DAYS OF NIGHT (R) - ID REQ'D (445) 1030
TYLER PERRY’S: WHY DID I GET MARRIED? (PG-13) (115 415)
715 1015
MICHAEL CLAYTON (R) - ID REQ'D (145 445) 745 1040
THE GAME PLAN (PG) (1250 330) 645 945

JA SNOWDEN SQ STADIUM 11
9161 Commerce Ctr Dr 800-FANDANGO 570#

Adv. Tix on Sale FRED CLAU (PG) ★
Adv. Tix on Sale MR. MAGORIUM’S WONDER EMPORIUM (G) ★

AMERICAN GANGSTER (R) - ID REQ'D ★ (145 430) 715 945
MARTIAN CHILD (PG) 700 800 900
AMERICAN GANGSTER (R) - ID REQ'D ★ (100 200 330 430 530)
700 800 900
BEE MOVIE (PG) ★ (230 300 500 530) 730 800 1000
DAN IN REAL LIFE (PG-13) (200 445) 745 1015
SAW IV (R) - ID REQ'D (215 515) 745 1000
GONE BABY GONE (R) - ID REQ'D (130 415) 710 945
30 DAYS OF NIGHT (R) - ID REQ'D (145 445) 730 1015
TYLER PERRY’S: WHY DID I GET MARRIED? (PG-13) (100 345)
630 915
MICHAEL CLAYTON (R) - ID REQ'D (115 400) 645 930
DARJEELING LIMITED (R) - ID REQ'D (115) 650
OC: THE GAME PLAN (PG) (130) 700
THE GAME PLAN (PG) (415) 930
INTO THE WILD (R) - ID REQ'D (340) 915

MANASSAS STADIUM 14
11380 Bulloch Drive 800-FANDANGO 490#

Adv. Tix on Sale FRED CLAU (PG) ★
Adv. Tix on Sale MR. MAGORIUM’S WONDER EMPORIUM (G) ★

AMERICAN GANGSTER (R) - ID REQ'D ★ (1140 1210 100 305 340
440) 640 710 830 1005 1030
BEE MOVIE (PG) ★ (1150 1220 1250 210 240 315 430 500 530) 650
720 750 910 940 1010
MARTIAN CHILD (PG) (1230 325) 730 1015
DAN IN REAL LIFE (PG-13) (1145 220 445) 740 1025
SAW IV (R) - ID REQ'D (1205 230 450) 800 1020
GONE BABY GONE (R) - ID REQ'D (1235 345) 705 945
NIGHTMARE BEFORE CHRISTMAS 3D - \$2.50 EXTRA FOR 3D (PG) (1255 300 510) 745 955
30 DAYS OF NIGHT (R) - ID REQ'D (1240 330) 645 930
TYLER PERRY’S: WHY DID I GET MARRIED? (PG-13) (110 355)
700 950
THE GAME PLAN (PG) (115 400) 725 1000

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Eisenhower Ave and Telegraph Road in Alexandria
703-998-4AMC

DIGITAL 3D

**TIM BURTON'S THE NIGHTMARE BEFORE
CHRISTMAS IN DISNEY DIGITAL 3D (PG)** 1:10,
3:30, 5:35, 7:55, 10:10

AMERICAN GANGSTER (R) ✓ 2:20, 3:00, 4:00, 6:00, 7:00,
8:00, 10:00, 10:35
BEE MOVIE (PG) ✓ 1:40, 2:40, 3:20, 4:20, 5:20, 6:20, 7:20, 8:20,
9:00, 10:20

THE MARTIAN CHILD (PG) ✓ 2:00, 4:50, 7:40, 10:30
DAN IN REAL LIFE (PG13) 1:00, 4:30, 7:10, 9:50
SAW IV (R) 1:20, 2:30, 3:50, 4:40, 5:40, 6:40, 8:30, 9:20, 10:40
30 DAYS OF NIGHT (R) 1:30, 4:10, 7:30, 10:20
THE COMEBACKS (PG13) 3:10, 5:30

RENDITION (R) 3:05, 5:50

MICHAEL CLAYTON (R) 2:15, 5:10, 8:05

TYLER PERRY'S WHY DID I GET MARRIED? (PG13)

2:50, 6:10, 8:45, 9:40

WE OWN THE NIGHT (R) 2:10, 5:00, 8:10

THE GAME PLAN (PG) 1:15, 4:25, 7:05, 9:55

THE KINGDOM (R) 7:50, 10:35

AMC SELECT

BELLA (PG13) 2:05, 4:55, 7:25, 10:05

THE DARJEELING LIMITED (R) 1:45, 7:35

LARS AND THE REAL GIRL (PG13) 2:55, 5:45, 8:15, 10:45

GONE BABY GONE (R) 1:50, 4:35, 7:15, 10:15

AMC COURTHOUSE PLAZA 8

Courthouse and Birch Rd.
703-998-4AMC

THE MARTIAN CHILD (PG) ✓ 3:00, 5:30, 8:00

SAW IV (R) 3:10, 5:40, 8:20

THE COMEBACKS (PG13) 5:10

ELIZABETH: THE GOLDEN AGE (PG13) 2:30, 5:20, 7:50

WE OWN THE NIGHT (R) 2:40, 7:40

THE GAME PLAN (PG) 4:45, 7:20

AMC SELECT

THE DARJEELING LIMITED (R) 3:30, 5:50, 8:10

GONE BABY GONE (R) 2:00, 4:50, 7:30

EASTERN PROMISES (R) 2:10, 4:40, 7:10

MAGIC JOHNSON CAPITAL CENTRE 12

800 Shopper's Way, Largo
301-324-4220

AMERICAN GANGSTER (R) 12:05, 1:35, 2:35, 3:35, 5:05, 6:05,
7:05, 8:35, 9:35

BEE MOVIE (PG) 12:00, 1:15, 2:30, 3:45, 5:00, 6:15, 7:30, 8:45,
9:45

SAW IV (R) 12:25, 2:00, 3:00, 4:25, 5:25, 6:50, 7:50, 9:25, 10:15

30 DAYS OF NIGHT (R) 1:00, 4:05, 7:00, 10:00

THE COMEBACKS (PG13) 4:10, 9:40

THINGS WE LOST IN THE FIRE (R) 1:10, 6:40

TYLER PERRY'S WHY DID I GET MARRIED? (PG13)

12:20, 1:20, 3:20, 4:20, 6:20, 7:20, 9:20, 10:20

THE GAME PLAN (PG) 12:15, 2:45, 5:15, 7:40, 10:20

LOEWS SHIRLINGTON 7

2772 South Randolph
703-671-0910 801

O JERUSALEM (R) 4:40, 7:40

AMC SELECT

MUSIC WITHIN (R) 2:20

WRISTCUTTERS: A LOVE STORY (R) 2:10, 4:30, 7:30

THE DARJEELING LIMITED (R) 1:40, 4:20, 7:20

JIMMY CARTER MAN FROM PLAINS (PG) 1:40, 4:20, 7:20

LARS AND THE REAL GIRL (PG13) 1:30, 4:10, 7:10

INTO THE WILD (R) 1:50, 4:50, 7:50

LUST, CAUTION (NC-17) 2:00, 5:10, 8:20

LOEWS WHITE FLINT 5

North Bethesda
1-800-FANDANGO #741

AMERICAN GANGSTER (R) 2:30, 6:30

BEE MOVIE (PG) 1:55, 4:05, 7:05

ELIZABETH: THE GOLDEN AGE (PG13) 2:00, 7:15

MICHAEL CLAYTON (R) 1:40, 4:15, 7:00

WE OWN THE NIGHT (R) 1:50, 4:25, 7:05

THE KINGDOM (R) 4:20

AMC COLUMBIA MALL 14

10300 Patuxent Parkway
703-998-4AMC

AMERICAN GANGSTER (R) 1:00, 2:40, 4:30, 6:10, 8:00, 9:40

BEE MOVIE (PG) 1:40, 3:00, 4:00, 5:20, 6:20, 7:40, 8:40, 10:00

THE MARTIAN CHILD (PG) 2:20, 4:50, 7:20, 9:50

DAN IN REAL LIFE (PG13) 2:45, 5:15, 7:45, 10:05

SAW IV (R) 2:00, 4:20, 6:40, 9:00

30 DAYS OF NIGHT (R) 1:30, 4:15, 7:05, 9:45

THE COMEBACKS (PG13) 2:35, 4:55

**TIM BURTON'S THE NIGHTMARE BEFORE CHRISTMAS
IN DISNEY DIGITAL 3D (PG)** 1:25, 3:25, 5:25, 7:25, 9:25

MICHAEL CLAYTON (R) 7:10, 9:55

TYLER PERRY'S WHY DID I GET MARRIED? (PG13)

1:10, 3:50, 6:30, 9:10

WE OWN THE NIGHT (R) 3:55, 9:30

THE GAME PLAN (PG) 1:50, 4:25, 7:00, 9:35

AMC SELECT

GONE BABY GONE (R) 1:20, 4:10, 6:50, 9:20

ACROSS THE UNIVERSE (PG13) 12:55, 6:35

AMC SPRINGFIELD MALL 10

Loisdale and Franconia Road
703-971-3991

AMERICAN GANGSTER (R) ✓ 12:45, 2:00, 4:15, 5:40, 7:50,
9:30

BEE MOVIE (PG) ✓ 12:30, 2:50, 5:10, 7:30

THE MARTIAN CHILD (PG) ✓ 4:30, 7:00

SAW IV (R) ✓ 1:00, 3:30, 5:50, 8:10

30 DAYS OF NIGHT (R) 3:00, 7:50

THE COMEBACKS (PG13) 3:30, 7:40

MICHAEL CLAYTON (R) 4:40

TYLER PERRY'S WHY DID I GET MARRIED? (PG13)

4:50, 7:45

THE GAME PLAN (PG) 4:35, 7:10

AMC SELECT

GONE BABY GONE (R) 7:30

LOEWS RIO CINEMAS 18

9811 Washingtonian Boulevard
301-948-0906

DIGITAL 3D

**TIM BURTON'S THE NIGHTMARE BEFORE
CHRISTMAS IN DISNEY DIGITAL 3D (PG)** 1:20,
3:40, 5:45, 7:50, 9:55

AMERICAN GANGSTER (R) ✓ 1:30, 2:50, 5:00, 6:20, 8:40,
9:50

BEE MOVIE (PG) ✓ 1:00, 2:10, 3:30, 4:40, 5:50, 7:10, 8:10, 9:40,
10:30

THE MARTIAN CHILD (PG) ✓ 1:00, 3:30, 5:50, 8:10, 10:30

DAN IN REAL LIFE (PG13) 1:45, 4:15, 6:45, 9:10

SAW IV (R) 1:30, 4:05, 6:30, 8:50

30 DAYS OF NIGHT (R) 2:20, 5:00, 8:00, 10:25

THE COMEBACKS (PG13) 2:30, 4:50

MICHAEL CLAYTON (R) 1:50, 4:45, 7:30, 10:20

TYLER PERRY'S WHY DID I GET MARRIED? (PG13)

1:35, 4:25, 7:15, 10:05

WE OWN THE NIGHT (R) 1:45, 4:30, 7:20, 10:15

THE GAME PLAN (PG) 1:15, 3:55, 6:35, 9:20

AMC SELECT

BELLA (PG13) 2:00, 4:35, 7:05, 9:30

THE DARJEELING LIMITED (R) 7:25, 10:10

LARS AND THE REAL GIRL (PG13) 1:25, 4:10, 6:50, 9:25

GONE BABY GONE (R) 2:15, 4:45, 7:40, 10:25

INTO THE WILD (R) 3:15, 6:40, 10:00

LOEWS GEORGETOWN 14

3111 K Street, N.W.
202-342-6441

DIGITAL 3D

**TIM BURTON'S THE NIGHTMARE BEFORE
CHRISTMAS IN DISNEY DIGITAL 3D (PG)** 1:30,
3:40, 5:45, 7:50, 9:55

AMERICAN GANGSTER (R) ✓ 1:00, 2:45, 4:25, 6:15, 7:55,
9:50

BEE MOVIE (PG) ✓ 2:55, 5:15, 7:35, 10:00

THE MARTIAN CHILD (PG) ✓ 2:50, 5:20, 8:00, 10:25

DAN IN REAL LIFE (PG13) 2:20, 4:45, 7:10, 9:40

SAW IV (R) 1:50, 4:20, 6:45, 9:15

RENDITION (R) 1:55, 4:40, 7:30, 10:20

MICHAEL CLAYTON (R) 2:05, 4:55, 7:45, 10:35

TYLER PERRY'S WHY DID I GET MARRIED? (PG13)

1:15, 4:10, 6:50, 9:45

WE OWN THE NIGHT (R) 1:40, 7:40

AMC SELECT

THE DARJEELING LIMITED (R) 2:30, 5:05, 7:40, 10:15

GONE BABY GONE (R) 2:40, 5:25, 8:05, 10:30

INTO THE WILD (R) 1:35, 4:05, 7:20, 10:30

ACROSS THE UNIVERSE (PG13) 4:30, 10:25

AMC POTOMAC MILLS 18

2700 Potomac Mills Circle, Ste 886
703-998-4262

DIGITAL 3D

**TIM BURTON'S THE NIGHTMARE BEFORE
CHRISTMAS IN DISNEY DIGITAL 3D (PG)** 1:40,
3:50, 5:55, 8:05, 10:05

AMERICAN GANGSTER (R) ✓ 1:00, 2:30, 3:30, 4:20, 6:00,
7:00, 8:00, 9:30, 10:20
BEE MOVIE (PG) ✓ 1:30, 2:40, 4:00, 5:10, 6:30, 7:40, 9:00,
10:00

THE MARTIAN CHILD (PG) ✓ 1:50, 4:30, 7:10, 9:45

DAN IN REAL LIFE (PG13) 2:10, 4:55, 7:30, 10:10

SAW IV (R) 1:45, 2:45, 4:15, 5:20, 6:45, 7:50, 9:15, 10:15

30 DAYS OF NIGHT (R) 2:00, 4:50, 7:35, 10:15

30 DAYS OF NIGHT (R) 2:00, 4:50, 7:35, 10:15

THE COMEBACKS (PG13) 2:15, 4:35, 6:55, 9:20

MICHAEL CLAYTON (R) 1:25, 4:40, 7:25, 10:10

TYLER PERRY'S WHY DID I GET MARRIED? (PG13)

1:35, 4:25, 7:15, 10:00

WE OWN THE NIGHT (R) 1:15, 4:10, 7:05, 9:50

THE GAME PLAN (PG) 1:55, 4:45, 7:20, 9:55

THE KINGDOM (R) 1:20, 4:05, 6:50, 9:35

AMC SELECT

GONE BABY GONE (R) 2:25, 5:05, 7:45, 10:20

AMC TYSONS CORNER 16

7850 Tysons Corner Center
703-998-4262

DIGITAL 3D

**TIM BURTON'S THE NIGHTMARE BEFORE
CHRISTMAS IN DISNEY DIGITAL 3D (PG)**
12:45, 2:50, 4:55, 7:15, 9:15

AMERICAN GANGSTER (R) ✓ 12:00, 1:25, 3:15, 4:45, 6:45,
8:25, 10:20

BEE MOVIE (PG) ✓ 11:20, 12:30, 1:45, 3:00, 4:15, 5:30, 7:00,
8:10, 9:30, 10:30

THE MARTIAN CHILD (PG) ✓ 12:05, 2:35, 5:10, 7:50, 10:35

DAN IN REAL LIFE (PG13) 12:35, 3:05, 5:45, 8:15, 10:45

SAW IV (R) 12:25, 2:55, 5:20, 7:40, 10:00, 10:55

30 DAYS OF NIGHT (R) 12:10, 2:45, 5:25, 8:05, 10:50

THE COMEBACKS (PG13) 1:00, 3:25, 5:40

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Television



IN THE DOG HOUSE: Television bounty hunter Duane "Dog" Chapman's show has been pulled from the air indefinitely by A&E, two days after a private phone conversation in which the reality star used a racial slur repeatedly was posted online.

Behind the Smile

The ever cheerful Carol Burnett has a poignant, sad story

STRENGTH | "American Masters" celebrates one of the most popular figures in television history with "Carol Burnett: A Woman of Character" (9 p.m., PBS). The film makes much of her unhappy biography and the fact that this famous clown spent many of her formative hours watching movies with her grandmother in Fort Worth, Texas, as her parents waged a losing battle with alcohol. Burnett would go on to care for her orphaned younger sister and then



HAVE A LAUGH, SING A SONG: Carol Burnett's priorities on her show.

help a daughter battle drug addiction only to lose her to cancer. The bulk of "Woman" consists of familiar and favorite clips from "The Gary Moore Show" and her own variety show that dominated ratings for more than a decade after its launch in 1967. Burnett's supporting cast, including Harvey Korman, Tim Conway and Vicki Lawrence describes Burnett's show as a happy production where the biggest problem was not cracking up on camera. The "Carol Burnett Show" aired during some of the most tumultuous times in recent history and during a period when television began to appeal to niche audiences. She bridged the TV gap between Red Skelton and John Belushi. KEVIN MCDONOUGH (UNITED FEATURE SYNDICATE)

ON TV TONIGHT

DRINKING SPAWNS CHATTER College homecoming proves to be a rough place to keep a secret on **CHUCK** (8 p.m., NBC). **FIELD WORK** Chris spices up his journalism with some tales from the 'hood on **EVERYBODY HATES CHRIS** (8 p.m., CW). **HE SOUNDS PLEASANT** The nightmare man keeps several heroes tied up on **HEROES** (9 p.m., NBC). **MYSTIC = EVIL** **HITLER AND THE OCCULT** (9 p.m., National Geographic) explores the dictator's life-long embrace of exotic mystic beliefs. **BASED ON A CREEPY STORY** Now entering its second season, the series **MURDER BY THE BOOK** (10 p.m., Court TV) explores the true crimes



BACK TO SCHOOL: College homecoming for Chuck tonight on, um, "Chuck."

and notorious trials that inspired and intrigued some of America's most popular novelists. **THEY 'LOVE' HIM** Three women grovel for two roses on **THE BACHELOR** (10:15 p.m., ABC). KEVIN MCDONOUGH (UNITED FEATURE SYNDICATE)

11:50P	6:00 PM	6:30	7:00	7:30	8:00	8:30	9:00	9:30	10:00	10:30	11:00	11:30
LOCAL CHANNELS	WRC 4 News (N) [RE]		NBC Nightly News	Access Hollywood	Chuck (N) [RE]		Heroes "Out of Time" (N) [RE]		(01) Journeyman "Double Down" (N)		News (N) [RE]	Tonight Show
	WTTG 5 News (N) [RE]	TMZ (N) [RE]	The Simpsons [RE]	Seinfeld [RE]	Prison Break "Photo Finish: Vamonos" (N) [RE]		News (N) [RE]		News (N)		News (N)	TMZ [RE]
	WJLA 7 News (N) [RE]	ABC Wild News	Wheel of Fortune	Jeopardy! (N)	Dancing With the Stars Couples perform. (S Live) [RE]		Samantha Who?		(15) The Bachelor (N) [RE]		News (N) [RE]	(35) Nightline (N)
	WUSA 9 News (N) [RE]	Evening News	News	Entertainment	How I Met	Big Bang Theory	Two/Half Men	Engagement	CSI: Miami "Chain Reaction" (N) [RE]		News (N) [RE]	Late Show
	WDCA 20 Judge Judy (N) [RE]	Judge Joe Brown	King of Queens	King of Queens	Breaking Magician's Code		Celebrity Exposé Jennifer Lopez. (N)		Every-Raymond	King of the Hill [RE]	Law & Order: Criminal Intent [RE]	
	WMPT 22 The NewsHour With Jim Lehrer (N)	Business Rpt.	Business Rpt.	Direct Connection	Antiques Roadshow (N) [RE]		American Masters (N) [RE]			The Motherhood Manifesto [RE]	Direct Connection	
	WETA 26 BBC World News	The NewsHour With Jim Lehrer (N)	The NewsHour With Jim Lehrer (N)	Antiques Roadshow (N) [RE]			American Masters [RE]			Lucille Ball: Finding Lucy "An American Masters Special"		
	WHUT 32 Moneytrack [RE]	Tavis Smiley [RE]	BBC World News	Moneywise	The War "The Ghost Front" [RE] (DVS)				BBC World News	Tavis Smiley [RE]	Charlie Rose (N) [RE]	
	WDCW 50 My Wife and Kids	Family Guy [RE]	Two/Half Men	Friends [RE]	Hates Chris	Aliens in America	Girlfriends (N) [RE]	The Game (N) [RE]	Family Guy [RE]	Friends [RE]	Two/Half Men	Sex and the City
BASIC CABLE	A&E	Cold Case Files "Kidnapped" [RE]	CSI: Miami "Dispo Day" [RE]	Intervention Drug addicts. [RE]	Intervention Alcohol or family. [RE]		The First 48 [RE]		The First 48 [RE]			
	Animal	The Crocodile Hunter [RE]	Face to Face With a Cougar [RE]	Meerkat Manor	Meerkat Manor	Tigers of the Emerald Forest [RE]	Animal Cops Houston [RE]		Meerkat Manor		Meerkat Manor	
	BET	106 & Park: BET's Top 10 Live [RE]	How You Know: Rap-It-Up Sex Quiz	Access Granted					Hell Date [RE]		Hell Date [RE]	
	Bravo	Real Housewives	Real Housewives	★ ★ "Blow" (2001) Johnny Depp. A small-time pot dealer becomes a major cocaine supplier. [RE]	★ ★ "Blow" (2001) Johnny Depp, Penélope Cruz. [RE]							
	Comedy	(5:00) ★ ★ "The Last Shot" (2004)	Scrubs [RE]	Scrubs [RE]	Daily Show	Colbert Report	Chappelle's Show	South Park [RE]	Scrubs [RE]	Scrubs [RE]	Daily Show	Colbert Report
	Court	World's Wildest Police Videos [RE]	Cops [RE]	Cops [RE]	Most Daring (N)		Forensic Files	Suburban Secrets	Murder by the Book "Sandra Brown"		North Mission	LA Forensics
	Discovery	How It's Made	How It's Made	MythBusters "Hindenburg Mystery"	MythBusters "Dog Myths" [RE]		MythBusters "Trail Blazers" [RE]		MythBusters Ninjas [RE]		Dirty Jobs "Chimney Sweeper"	
	DISCH	Code Blue Car-crash injuries. [RE]	Trauma: Life in the ER [RE]	You: Staying Young Controlling aging.	Mystery Diagnosis [RE]		Mystery Diagnosis [RE]		Mystery Diagnosis [RE]		You: Staying Young Controlling aging.	
	Disney	Zack & Cody	Zack & Cody	Hannah Montana	Zack & Cody	★ ★ "Max Keeble's Big Move" (2001) Alex D. Linz. [RE]	That's So Raven	That's So Raven	Life With Derek	Zack & Cody	Hannah Montana	
	E!	Dr. 90210 "Forces of Second Nature"	E! News (N)	The Daily 10 (N)	Dr. 90210 "The Gilded Ages"		Dr. 90210 A breast cancer survivor.	Dr. 90210 Self-esteem boost. (N)	Dr. 90210 Self-esteem boost. (N)	E! News	Chelsea Lately (N)	
	FX	★ ★ "The Rundown" (2003, Adventure) The Rock, Seann William Scott	★ ★ "Hellboy" (2004, Fantasy) Ron Perlman. The son of the devil fights paranormal creatures.	★ ★ "Hellboy" (2004, Fantasy) Ron Perlman. The son of the devil fights paranormal creatures.	★ ★ "Hellboy" (2004, Fantasy) Ron Perlman. The son of the devil fights paranormal creatures.		★ ★ "Hellboy" (2004, Fantasy) Ron Perlman. The son of the devil fights paranormal creatures.		★ ★ "Hellboy" (2004, Fantasy) Ron Perlman. The son of the devil fights paranormal creatures.		★ ★ "Hellboy" (2004, Fantasy) Ron Perlman. The son of the devil fights paranormal creatures.	
	HGTV	Offbeat America	If Walls Could	House Worth?	House Hunters	Designed to Sell	Buy Me [RE]	Color Splash	Hidden Potential	House Hunters (N)	Living With Ed (N)	
	Family	8 Simple Rules [RE]	8 Simple Rules [RE]	★ ★ "Sky High" (2005, Comedy) Michael Angarano, Kurt Russell. [RE]	★ ★ "Sky High" (2005, Comedy) Michael Angarano, Kurt Russell. [RE]		★ ★ "Sky High" (2005, Comedy) Michael Angarano, Kurt Russell. [RE]		★ ★ "Sky High" (2005, Comedy) Michael Angarano, Kurt Russell. [RE]		★ ★ "Sky High" (2005, Comedy) Michael Angarano, Kurt Russell. [RE]	
	History	Titanic's Tragic Sister [RE]	Modern Marvels: Titanic Tech [RE]	Modern Marvels: Sugar [RE]	Modern Marvels: Sugar [RE]		Modern Marvels: Sugar [RE]		Modern Marvels: Sugar [RE]		Modern Marvels: Sugar [RE]	
	Lifetime	Reba "Go Far" [RE]	Reba [RE]	Still Standing [RE]	Still Standing [RE]	Reba [RE]	Reba [RE]	★ ★ "Heights" (2005) Glenn Close. New Yorkers face major life changes.	★ ★ "Heights" (2005) Glenn Close. New Yorkers face major life changes.		★ ★ "Heights" (2005) Glenn Close. New Yorkers face major life changes.	
	MTV	(5:30) True Life [RE]	The Real World	A Shot at Love With Tila Tequila [RE]	A Shot at Love With Tila Tequila [RE]	Kaya [RE]	The Hills [RE]	The Hills (N) [RE]	Kaya (N) [RE]	Making Menudo	Run's House [RE]	
	NICK	Drake & Josh [RE]	Drake & Josh [RE]	"Dora the Explorer: Dora Saves"	Drake & Josh [RE]	Full House [RE]	Home Improve.	Home Improve.	George Lopez [RE]	George Lopez [RE]	Fresh Prince	Fresh Prince
	SCI FI	Stargate SG-1 "Grace" [RE]	Star Trek: Enterprise "Hatchery" [RE]	Star Trek: Enterprise "Azati Prime"	Star Trek: Enterprise "Azati Prime"	Star Trek: Enterprise "Damage" [RE]	Star Trek: Enterprise "The Forgotten"	Star Trek: Enterprise "The Forgotten"	Karas: The Revelation (N)		Karas: The Revelation (N)	
	SPIKE	CSI: Crime Scene Investigation [RE]	CSI: Crime Scene Investigation [RE]	CSI: Crime Scene Investigation [RE]	CSI: Crime Scene Investigation [RE]	★ ★ "Pale Rider" (1985, Western) Clint Eastwood. Gold prospectors are harassed by a corrupt power baron. [RE]	★ ★ "Pale Rider" (1985, Western) Clint Eastwood. Gold prospectors are harassed by a corrupt power baron. [RE]		★ ★ "Pale Rider" (1985, Western) Clint Eastwood. Gold prospectors are harassed by a corrupt power baron. [RE]		★ ★ "Pale Rider" (1985, Western) Clint Eastwood. Gold prospectors are harassed by a corrupt power baron. [RE]	
	TBS	Friends [RE]	Every-Raymond	Every-Raymond	Every-Raymond	Friends [RE]	Friends [RE]	Family Guy [RE]	Family Guy [RE]	Family Guy [RE]	Family Guy [RE]	Sex and the City
	TLC	Flip That House	Flip That House	Little People, Big World [RE]	Little People	Little People	Jon & Kate Plus 8	Jon & Kate Plus 8	Kids by the Dozen Fourteenth child.	Little People	Little People	
	TNT	Law & Order "Merger" [RE] (DVS)	Law & Order "Locomotion" [RE]	Law & Order "Prejudice" [RE]	Law & Order "Prejudice" [RE]	Law & Order "Criminal Law" [RE]	The Closer "Manhunt" [RE]		The Closer "Manhunt" [RE]		The Closer "Manhunt" [RE]	
	USA	Law & Order: Special Victims Unit [RE]	Law & Order: Special Victims Unit [RE]	Law & Order: Special Victims Unit [RE]	Law & Order: Special Victims Unit [RE]	WWE Monday Night Raw (S Live) [RE]			WWE Monday Night Raw (S Live) [RE]		WWE Monday Night Raw (S Live) [RE]	
	VH1	The Shot [RE]	I Love New York [RE]	I Love New York [RE]	I Love New York [RE]	I Love New York Blood oath. (N) [RE]	Salt N Pepa	Gotti's Way [RE]	I Love New York Blood oath. (N) [RE]		I Love New York Blood oath. (N) [RE]	
SPANISH	TELEM	Daniela	Noti-Telemundo	12 Corazones	Madre Luna	La Esclava Isaura	Pecados Ajenos		Pecados Ajenos		Noti-Telemundo	Decisiones de
	UNIV	Que Locura	Noticiero Univ	Yo Amo a Juan Querendón (N)	Amar sin Limites (N)	Destilando Amor (N)	Cristina Eugenio Derbez.		Cristina Eugenio Derbez.		Primer Impacto	Noticiero Univ.
SPORTS	ESPN	SportsCenter: Monday Night Kickoff	Monday Night Countdown (Live) [RE]		NFL Football Baltimore Ravens at Pittsburgh Steelers. From Heinz Field in Pittsburgh. (Live)							SportsCenter
	ESPN2	NASCAR Now	College Football Live [RE]	2007 World Series of Poker	2007 World Series of Poker	2007 World Series of Poker	2007 World Series of Poker		2007 World Series of Poker		2007 World Series of Poker	Series of Poker
	CSN	SportsNite [RE]	SportsNite [RE]	NHL Hockey Washington Capitals at Carolina Hurricanes. From the RBC Center in Raleigh, N.C.	SportsNite [RE]	SportsNite (Live) [RE]			SportsNite (Live) [RE]		Washington Post Live	
NEWS	CNN	(4:00) The Situation Room	Lou Dobbs Tonight [RE]	Out in the Open	Larry King Live [RE]		Anderson Cooper 360 [RE]		Anderson Cooper 360 [RE]		Anderson Cooper 360 [RE]	
	FNC	Special Report [RE]	The Fox Report With Shepard Smith	The O'Reilly Factor [RE]	Hannity & Colmes [RE]		On the Record-Van Susteren		On the Record-Van Susteren		The O'Reilly Factor	
	MSNBC	Tucker	Hardball [RE]	Countdown With Keith Olbermann	Live With Dan Abrams		MSNBC Special Chat room predators.		MSNBC Special Chat room predators.		Cheated Death	Why They Run
MOVIES	AMC	(5:30) ★ ★ "Ladder 49" (2004, Drama) Joaquin Phoenix. 'PG-13' [RE]	★ ★ "Jurassic Park" (1993, Science Fiction) Sam Neill, Laura Dern, Jeff Goldblum. 'PG-13'	★ ★ "Jurassic Park" (1993, Science Fiction) Sam Neill, Laura Dern, Jeff Goldblum. 'PG-13'	★ ★ "Jurassic Park" (1993, Science Fiction) Sam Neill, Laura Dern, Jeff Goldblum. 'PG-13'		★ ★ "Jurassic Park" (1993, Science Fiction) Sam Neill, Laura Dern, Jeff Goldblum. 'PG-13'		★ ★ "Jurassic Park" (1993, Science Fiction) Sam Neill, Laura Dern, Jeff Goldblum. 'PG-13'		★ ★ "Jurassic Park" (1993, Science Fiction) Sam Neill, Laura Dern, Jeff Goldblum. 'PG-13'	
	TCM	Arizona Whirlwind ★ ★ "Death Valley Rangers" (1943) Ken Maynard. 'NR'	★ ★ "The Night of the Hunter" (1955, Suspense) Robert Mitchum. 'NR'	★ ★ "The Night of the Hunter" (1955, Suspense) Robert Mitchum. 'NR'	★ ★ "The Night of the Hunter" (1955, Suspense) Robert Mitchum. 'NR'		★ ★ "The Night of the Hunter" (1955, Suspense) Robert Mitchum. 'NR'		★ ★ "The Night of the Hunter" (1955, Suspense) Robert Mitchum. 'NR'		★ ★ "The Night of the Hunter" (1955, Suspense) Robert Mitchum. 'NR'	
	HBO	★ ★ "The Sentinel" (2006, Suspense) Michael Douglas. 'PG-13' [RE]	Real Time With Bill Maher [RE]	Curb-Enthsm	Five Days [RE] (Part 5 of 5) [RE]		(35) Tell Me You Love Me [RE]		(35) Tell Me You Love Me [RE]		(35) Tell Me You Love Me [RE]	
	MAX	(5:45) ★ ★ "Return of the Jedi" (1983) Mark Hamill. 'PG' [RE]	★ ★ "Pump Up the Volume" (1990) Christian Slater. 'R'	★ ★ "Pump Up the Volume" (1990) Christian Slater. 'R'	★ ★ "Pump Up the Volume" (1990) Christian Slater. 'R'		★ ★ "Pump Up the Volume" (1990) Christian Slater. 'R'		★ ★ "Pump Up the Volume" (1990) Christian Slater. 'R'		★ ★ "Pump Up the Volume" (1990) Christian Slater. 'R'	
	SHOW	(5:00) ★ ★ "Cutter's Way" (1981)	(6:55) ★ ★ "Blown Away" (1994, Suspense) Jeff Bridges. 'TV'. 'R' [RE]	Brotherhood (ITV) [RE]	Weeds "Risk" [RE]	Weeds "Risk" [RE]	Dexter (ITV) A copycat killer. [RE]		Dexter (ITV) A copycat killer. [RE]		Dexter (ITV) A copycat killer. [RE]	
	TMC	(5:00) ★ ★ "Untamed Heart" (1993)	(6:55) ★ ★ "Dear Francis" (2005) 'NR' [RE]	★ ★ "Coming Soon" (1999) Tricia Vessey. 'Premiero. 'R'	(45) ★ ★ "The Big White" (2005, Comedy) Robin Williams. 'R' [RE]		(10:50) "Stranger Than Fiction" (2006)		(10:50) "Stranger Than Fiction" (2006)		(10:50) "Stranger Than Fiction" (2006)	
	STARZ!	(5:35) ★ "Buffy the Vampire Slayer"	(05) ★ ★ "The Illusionist" (2006, Mystery) Edward Norton. 'PG-13' [RE]	★ ★ "Annopolis" (2006, Drama) James Franco. 'PG-13' [RE]								
	ENCORE	(15) ★ ★ "Smokey and the Bandit" (1977) Burt Reynolds. 'PG' [RE]	★ ★ "Underworld: Evolution" (2006, Horror) Kate Beckinsale. 'R' [RE]	(9:50) ★ ★ "A Time to Kill" (1996, Drama) Sandra Bullock. 'R' [RE]								

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The Washington Post Magazine Department is in search of a skilled Production Coordinator with 4-color magazine pre-press, printing and manufacturing experience.

Strong computer skills are required, specifically InDesign, Quark Express, Photo Shop, MS Word and Excel; experience with pre-flight and electronic layout programs a plus. The successful candidate will have strong interpersonal and organizational skills.

This position is an integral part of the day-to-day operations of our Magazine Administration Department. Responsibilities include: trafficking all special sections and collateral materials, trafficking all ad materials; coordinating production schedules through Post departments and with pre-press and printing vendors; providing quality control for conventional and digital ad materials; supervising press checks; creating layouts and impositions and assisting with projects related to improved processes and workflows.

Qualified candidates are encouraged to submit their salary requirements along with a resume and cover letter to:

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LOOK out

* TRENDS, CULTURE, DISCOVERIES, IDEAS, PEOPLE

INSIDE

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Sigh: Britney sued by former manager | 34



GRAY SKIES: A man collects coal near a factory in Taiyuan, Shanxi Province, China.

Grime Wave

Environment

Pollution from China's coal plants is drifting into the United States

It takes five to 10 days for the pollution from China's coal-fired plants to make its way to the United States, like a slow-moving storm.

It shows up as mercury in bass and trout caught in the Willamette River in Oregon. It increases cloud cover and raises ozone levels. And along the way, it contributes to acid rain in Japan and South Korea and health problems everywhere from Taiyuan, China, to the United States.

This is the dark side of the world's growing use of coal.

Cheap and abundant, coal has become the fuel of choice in much

of the world, powering economic booms in China and India that have lifted millions of people out of poverty. But the growth of coal-burning is also contributing to global warming and is linked to environmental and health issues ranging from acid rain to asthma.

"Hands down, coal is by far the dirtiest pollutant," said Dan Jaffe, an atmospheric scientist at the University of Washington who has detected pollutants from Asia at monitoring sites on Mount Bachelor in Oregon and Cheeka Peak in Washington state. "It is a pretty bad fuel on all scores."

To understand the conflict over coal, look at Taiyuan and the surrounding Shanxi Province, the country's top coal-producing region — and one of its most polluted.

Almost overnight, coal has turned poor farmers in this city of 3 million people into Mercedes-driving millionaires, known deri-



The heavy smog has forced highway closures and flight delays in Taiyuan, China, one of the country's most polluted regions.



The pollution from burning coal in Taiyuan has covered nearly everything in soot.

sively as "baofahu" or the quick rich. Flashy hotels display chunks of coal in the lobby, and sprawling malls advertise designer goods from Versace and Karl Lagerfeld.

Yet the cornstalks lining a highway outside the city 255 miles southwest of Beijing are covered in soot. The same soot settles on vegetables sold at the roadside, and the thick, acrid smoke blots out the morning sun. At its worst, the haze forces highway closures and flight delays.

With pressure to clean up major cities such as Shanghai and Beijing,

the central government is turning increasingly to provinces such as Shanxi to meet the country's power demands.

"They look at polluted places like Taiyuan and say, 'It's so polluted there, so it doesn't matter if they have another five power plants,'" said Ramanan Laxminarayan, a senior fellow at Resources for the Future, an American think tank.

Researchers from Texas A&M University found that air pollution from China and India has increased in cloud cover and major Pacific Ocean storms by 20 percent to 50

percent over the past 20 years.

"We know dust from factories in China, India, Mexico and Africa does not simply disappear; the wind brings it here," said the U.S. Chamber of Commerce's Bill Kovacs.

Mercury, a by-product of some coal-mining, is another major concern. A fifth of the mercury in the Willamette River came from China and other foreign sources, according to Bruce K. Hope of the Oregon Department of Environmental Quality.

Taiyuan residents shrug wearily when the talk turns to pollution, fearful that speaking out could get them in trouble. But when pressed, the complaints tumble forth and expose a community held hostage by the soot.

Residents seal their windows to keep out the dirty air. Parents are warned not to let their toddlers play outside, for fear of being covered in coal dust. Fruits and vegetables must be washed in detergent.

"I feel terrible, and I'm coughing all the time," said William Li, a retired engineer from Taiyuan. His father died of lung cancer, and his son has tracheitis, an upper-respiratory condition. "The coal, it produces electric power that we send to other provinces. But we are left with the pollution." MICHAEL CASEY (AP)

The Dream Machine

Business

Nottingham-Spirk reimagines common household products

A low-cost spinning toothbrush. A plastic paint can with a spout. A kids' tricycle with a built-in squirt gun. Each started as an idea at a company run by two former college buddies that now operates out of a 76-year-old converted church in Cleveland.

Nottingham-Spirk Design Associates has sold its ideas to a variety of companies, including Newell Rubbermaid Inc., Little Tikes, Huffy, Invacare Corp., Procter & Gamble Co. and Black & Decker Corp. Product designs emerge from brainstorming sessions during which designers try to make keen observations about ordinary things.

"What we have found is that, by being outside of the bureaucracy of the average corporation, we're free to do anything we want," said tall,



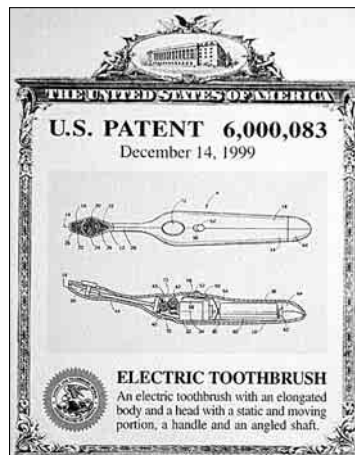
Jerry DeGreen toys with an automated cat litter box at Nottingham-Spirk Design.

thin, often smiling co-CEO John Nottingham. "If we come up with something, then we'll show it to a company, and if it's interested, then we can make a deal."

Cooper Woodring, interim executive director of Industrial Designers Society of America, said prod-

uct design firms generally work for corporate clients, consulting on specific projects.

"Ask American manufacturing companies today, and they will probably say 70 percent of profits comes from products they didn't have three years ago," Woodring said.



The patent for a spinning toothbrush, one of Nottingham-Spirk's inventions.

The idea for Sherwin-Williams paint cans with twist tops and built-in pour spouts began when designers realized from experience that metal paint cans could be messy and cumbersome.

"We couldn't think of another consumer product that you need a screwdriver to open and a hammer to close," said designer Craig Saunders.

The goal of staff brainstorming is a "wow" idea. Designers listen to

an idea presentation and vote one of three ways: wow, that's nice, or who cares?

Even an idea that doesn't dazzle at first has value, co-CEO John Spirk said.

"Sometimes the timing isn't right, or we're looking for another piece," he said. "We're constantly referring to things we put on the shelf maybe 10 or 15 years ago. We're not trying to solve all the problems of the world, at least not right away."

One Nottingham-Spirk designer now is working on an electric kitchen knife, but what makes it different from any other is top secret. Others are trying to come up with a new kind of pumpkin carving tool or a snazzy new kind of skateboard.

In partnership with the New York-based Innovation Fund, Nottingham-Spirk is developing "flavor tops" that can fit onto ordinary water bottles and hold concentrated powders to flavor the water or add a medicine.

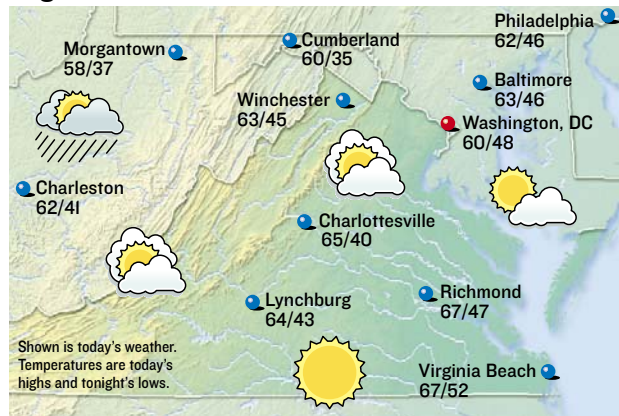
"It's a high-energy atmosphere," said Saunders, a Nottingham-Spirk designer for 25 years.

"Because the job seems to change all the time, that makes it exciting, plus getting to learn about so many different companies and industries and trying to be clever. That's the fun part," he said. M.R. KROPKO (AP)

5 Day Forecast for the Washington Area

Today	Tonight	Tuesday	Wednesday	Thursday	Friday
Partly sunny	Overcast with a shower in spots	Clouds breaking, breezy and cool	Mostly sunny, breezy and cool	Partly sunny	Mostly cloudy
60°	48°	56° / 40°	55° / 37°	52° / 37°	51° / 38°

Regional Weather



Forecasts and graphics provided by AccuWeather, Inc. ©2007

Almanac

Washington, D.C., through 4 p.m. Sun.

Temperature

High	60°
Low	48°
Normal high	61°
Normal low	43°
Average humidity	42%

Precipitation

24 hours ending 4 p.m.	0.00"
Month to date	0.00"
Normal month to date	0.40"
Year to date	28.19"
Last year to date	41.43"
Normal year to date	33.67"

For up-to-the-minute weather, see: washingtontimes.com/weather

Regional Forecast

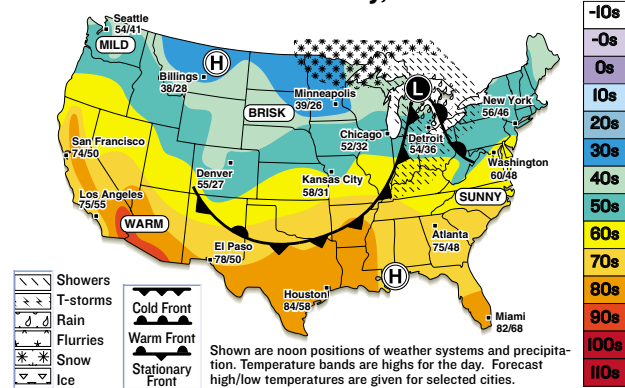
D.C. Metro: Today, partly sunny. High 60. Wind southwest 10-20 mph. Tonight, cloudy with a shower in spots. Low 48. Wind southwest 8-16 mph.

Sun and Moon

Sunrise today	6:39 a.m.
Sunset tonight	5:04 p.m.
Moonrise today	2:33 a.m.
Moonset today	2:55 p.m.



National Weather for Monday, November 5



National Cities

City	Today	Tues.
Atlanta	Hi/Low/W 75/48/s	60/38/pc
Boston	52/45/pc	57/38/r
Chicago	52/32/c	43/29/pc
Dallas	78/53/s	66/42/s
Denver	55/27/s	55/30/s
Honolulu	82/71/t	82/72/sh
Los Angeles	75/55/pc	75/55/pc
Miami	82/68/s	82/67/s
New York City	56/46/s	53/40/sh
Orlando	78/54/s	80/54/s
Seattle	54/41/pc	55/43/pc

World Cities

City	Today	Tues.
Amsterdam	Hi/Low/W 51/43/pc	52/46/pc
Athens	65/54/t	56/47/c
Berlin	44/33/pc	41/27/sn
Buenos Aires	77/55/pc	79/61/s
Calgary	35/18/pc	43/26/pc
Dublin	56/40/c	54/48/pc
Geneva	54/33/s	46/31/c
Moscow	28/15/c	28/14/pc
Rome	65/40/s	60/44/pc
Sydney	68/55/c	70/55/pc
Tokyo	66/55/pc	63/55/r

s-sunny, pc-partly cloudy, c-cloudy, sh-showers, t-thunderstorms, r-rain, sf-snow flurries, sn-snow, i-ice.

Styles

Look out



Beyond Canvas

Entrepreneurs coax wary consumers into toting reusable bags

After being laid off as a sales representative for a software company, Andy Keller, 34, found himself down in the dumps. Specifically, the Neal Road Landfill in Chico, Calif., to drop off yard waste as part of a home improvement project.

"I don't know if you've ever been to a landfill before," he says. "What stood out to me were all of the plastic bags. There were thousands! They were blowing around and caught on fences. It disgusted me and inspired me to do something."

Keller's horror may spread as the public becomes increasingly aware of the environmental downside to using plastic bags — the U.S. alone uses 100 billion annually. That's why entrepreneurs like him are devising shopping sacks with more allure than plain old canvas.

After his landfill encounter, Keller had a revelation about reusable bags: "Even when you're well-intentioned, you end up forgetting them at home or in the car. They're not easily integrated into someone's life." With the aid of a thrift-store sewing machine, ChicoBag was born on Earth Day 2005.

Today, he works with a staff

of seven to produce the nylon pouches, which are pocket-sized when folded but expand to hold up to 20 pounds. Each \$5 bag is outfitted with a carabiner for easy access.

Other bag artisans focus on fashion to lure consumers. "You can walk by people a million times with a canvas bag and they won't notice it," says b. happybags' Mary Kay Field. "But if you've got one that has zebra stripes or polka dots, then it's like, 'Wow, she's using her own bag.'"

Since forming b. happybags in Phoenix in 2004, founders Field and Cathy Mahoney have gone from selling hundreds of their cheerfully patterned \$24 carry-alls per year to thousands. They were even used as gift bags for Entertainment Weekly's "An Inconvenient Truth" party for some obscure Nobel Peace Prize winner named Al Gore.

Tara Casagrande of Alexandria-based Carrot Seed (Carrotseed.net), which distributes b. happybags locally, notes that — contrary to popular perception — they're not just for groceries. "We're encour-



aging people to bring them to Nordstrom, to Old Navy, to the drug-store," she says.

Susan Moinester doesn't make substitutes for plastic bags — instead, they're her secret ingredient. Her nonprofit, Manos des Madres (Manosdemadres.org) distributes Trash Bags — clutches, purses and satchels made by women

(1-2) b. happybags: The \$24 totes, from "Dottie" to the zebra-riffic "Wilma," can lug 50 pounds each (Bhappybags.com). **(3) Trash Bags:** A woven chip purse goes for \$95 to \$125. Find them semi-locally at Mixed Greens (48 Randall St., Annapolis). **(4) Chicobag:** Founder Andy Keller shows off his \$5 product (Chicobag.com).

in Honduran coffee-farming communities.

"They live in mud huts. They don't have windows and doors," she says. "Strangely, a large part of their diet consists of these cheap but high-calorie chips. So, the small chip bags just litter the communities. Periodically, the trash is burned, which releases all sorts of toxins."

It takes 30 chip bags to weave a small clutch (\$20); a purse (\$95 to \$125) can take an entire week to make, as the women weave only in their spare time. While that price might seem steep,

the proceeds benefit the makers.

What's the first step one should take toward kicking the plastic habit?

Admitting your addiction, says Keller. "It's a constant challenge," he bemoans. "There

are so many bag pushers out there trying to make you walk out of a store with a bag. I've actually had people request a plastic bag from me when I sell them

a bag. Most are joking, but one out of the 10 isn't."

KRIS CORONADO (EXPRESS)

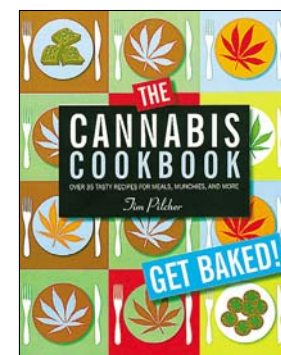
Beverages



An Explosion of Taste

When a sample bottle of **7-UP POMEGRANATE** (available through Jan. 31, 2008) arrived at our desk, it made quite an entrance. "Hey," we said as we started to twist the cap, "it's pretty impressive that after being sent in the mail it didn't explode." After wiping the surprisingly unsticky ruby liquid off our keyboard, we assembled a panel of soda aficionados. "It looks like a Shirley Temple, so when it's not as sweet, it's disappointing," said one. "It's not as bad as Faygo," noted another. But the last comment said it all: "Give me a pomegranate vodka instead." k.c.

Food



Light Up Your Table

Each dish in **THE CANNABIS COOKBOOK** (by Tim Pilcher, \$17, Running Press) calls for wacky baccy in various forms. (The first chapter explains how to make pot-infused butter, flour and so on.) But the results — like Bean Pot chili and peanut-buttery Ganja Gooballs — are genuinely tasty without the secret ingredient. The recipes are very simple, presumably so cooks under the influence can manage them; to stave off munchies, everything's heavy and hearty — the chili, for example, called for an entire pound of bacon. RACHEL KAUFMAN

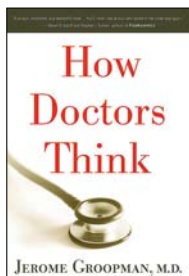

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BOOKS

How Doctors Think

Jerome Groopman, M.D., has credentials like hypochondriacs have symptoms. His new book, "How Doctors Think," describes the warning signs of erroneous medical thinking," and Express contributor Tony Sclafani caught up with Groopman before his Monday talk at the Sixth and I Synagogue. | COMING UP



"Politicians: Robocall me again, and I will vote for your opponent out of sheer spite."

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MOUNDALYSIS.COM PONDERES THE FEASIBILITY OF A CONCERT AT ALTITUDE.

"I JUST WATCHED a 'Clean House' marathon and am thankful for the common sense God gave me to keep my house uncluttered. I know I'm being judgmental, but the people on these shows need some serious psychological help."

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MADAMEOW.TYEPAD.COM IS GRATEFUL WHEN MARTHA STEWART GRACES THE COVER OF HER OWN MAGAZINE.

"There's a hot rumor that K-Fed is doing 'Oprah' — mind out of gutter, please — her show. It's not true."

TMZ.COM DISPELS THE RUMOR THAT KEVIN FEDERLINE, BRITNEY SPEARS' EX-HUSBAND AND FATHER OF HER TWO CHILDREN, WILL BE SITTING DOWN FOR AN INTERVIEW WITH OPRAH WINFREY.



FOOD AND WINE

The Grape Crusades

Matching vino and vittles for your next bash doesn't have to be a "Wine for Dummies" affair relying on tried-and-tired combos. Express' Jennifer Barger talked with multiple D.C. chefs about how to pair wine with more non-traditional food selections. | ONLINE NOW

FASHION

'Style A to Zoe'

When stars like Lindsay Lohan tread the red carpet in big shades and goddess-y frocks, they've likely been dressed by stylist Rachel Zoe. Express' Jennifer Barger spoke to the fashion Svengali known for pushing wedge shoes and perma-tans about her new book." | ONLINE NOW



comment board

“There are many arguments [as to] why we change time, but what's the point? I'm just glad we have sunrise and sunset."

COMMENTER AM, WHO ADDED, "TAKE ALASKA, FOR INSTANCE: SUMMERS OF TOTAL DAYLIGHT AND WINTERS OF TOTAL DARKNESS. WHAT ARE THEY SAYING?"

“My computer noticed it because of the inconvenience. But I didn't notice a thing. Probably because I work in an office and not on a farm."

COMMENTER AMY, WHO ADDED, INSTEAD OF CHANGING THE TIME, WE SHOULD CONSIDER SCRAPPING IT ALL TOGETHER."



"I would really like it if 'they' would just pick a time and be done with it. Regardless of its original intent, Daylight-Saving Time has never been anything but a pain in the rear."

COMMENTER P. NOELL, RESPONDING TO FRIDAY'S POLL CENTER QUESTION, "DID YOU ENJOY HAVING THE FOUR EXTRA WEEKS OF DAYLIGHT-SAVING TIME THIS YEAR?"

poll center

FRIDAY'S RESULTS AS OF 5 P.M.

DID YOU ENJOY HAVING THE FOUR EXTRA WEEKS OF DAYLIGHT-SAVING TIME THIS YEAR?

YES 66%

NO 34%

SEE HOW YOUR METRO STATION VOTED AT [READEXPRESS.COM/POLLCENTER.PHP](http://readexpress.com/pollcenter.php)

Discussions

How to Host

AMY SEDARIS, star of Comedy Central's "Strangers With Candy" and author of "I Like You: Hospitality Under the Influence," was online Friday to discuss her life, career, being a good host and some other things.

My wife and I are huge fans. We loved the bit you did on Letterman where you gave the viewers a tour of your neighborhood at 4 in the morning. How much of that bit and your other hilarious appearances on Letterman are scripted, and how much is off the cuff?

With Letterman, a lot of it is off the cuff, because you don't know what he's going to ask you. The 4 a.m. thing was all off the cuff.

I love the story about how you loudly told your brother, "Good luck with the sexual assault charges" as you got off the subway. Can you offer any similar lines that I could use to embarrass my friends?

Oh, it was "Hope you beat that rape charge." "Good luck at the clinic" always works. Or if you see a guy hitting on a girl: "Your wife called; the baby is sick."

Please tell us you are coming back as Beth [in "Rescue Me"], the chief's daughter, next season.

What was it like working with Denis Leary? Did you get to improvise a lot?

We improvised a lot. I loved working with Denis Leary — he's very funny, and he's very chatty and talkative, and his mind is always going. But I have no plans to go back to the show; I just did two episodes.

What kind of music do you like to have playing while you have friends over for drinks or dinner?

I try to pick music that doesn't involve a lot of lyrics, so you're not paying attention to that.

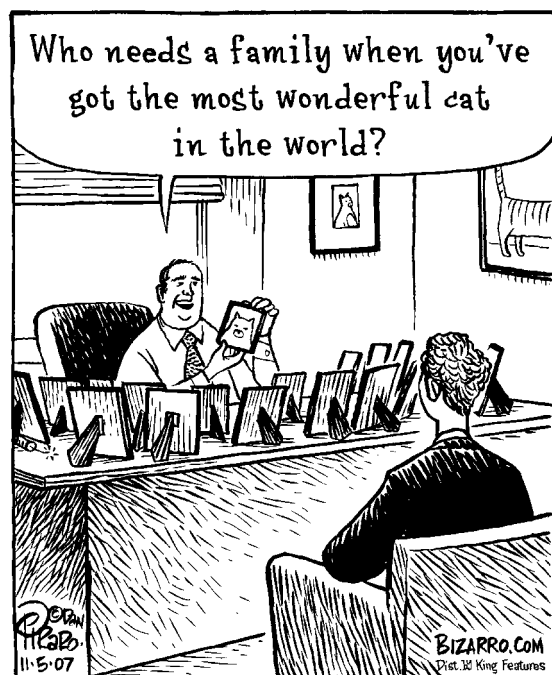
TODAY ON DISCUSSIONS:

Post staff writer Rob Stein will be online to discuss research that shows the genetic evolution of the AIDS virus at 11 a.m. | washingtonpost.com/discussions.

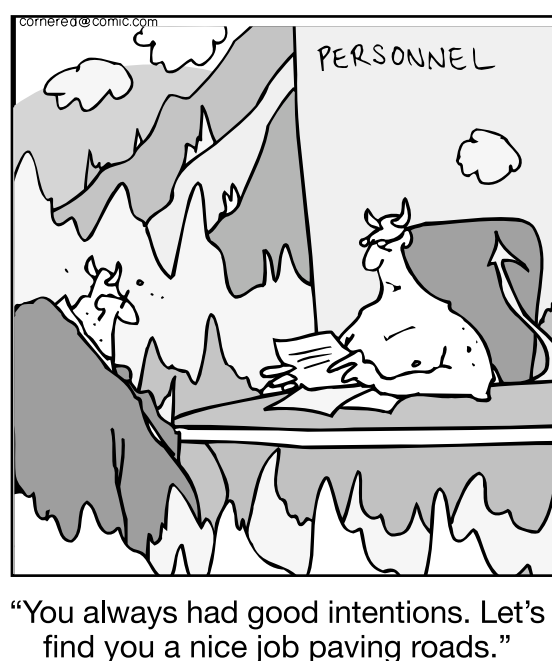
DO

GET READY TO VOTE, VIRGINIA. On Tuesday, a general election will be held for the state Senate (30th and 31st districts), state House of Delegates (45th, 47th, 48th and 49th districts), the Arlington County Board, and Arlington County sheriff, commissioner of revenue, treasurer and school board.

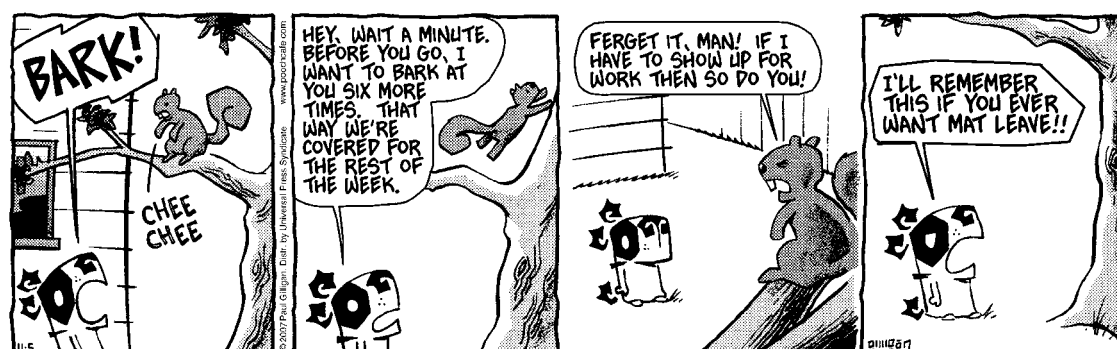
Bizarro | Dan Piraro



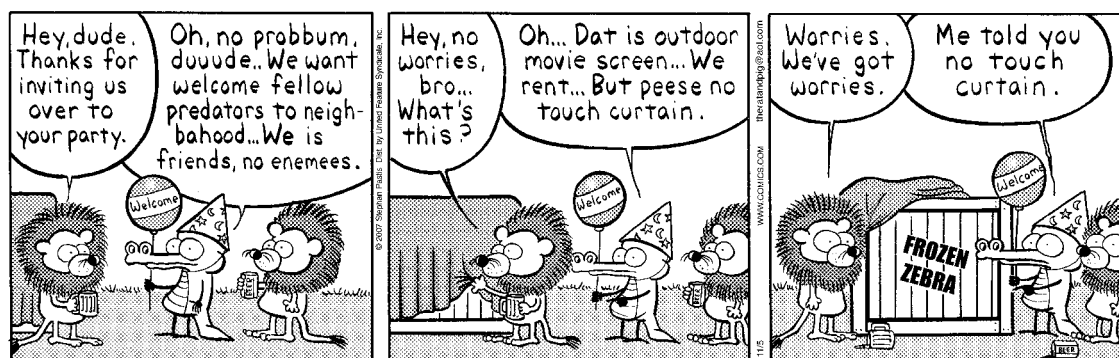
Cornered | Mike Baldwin



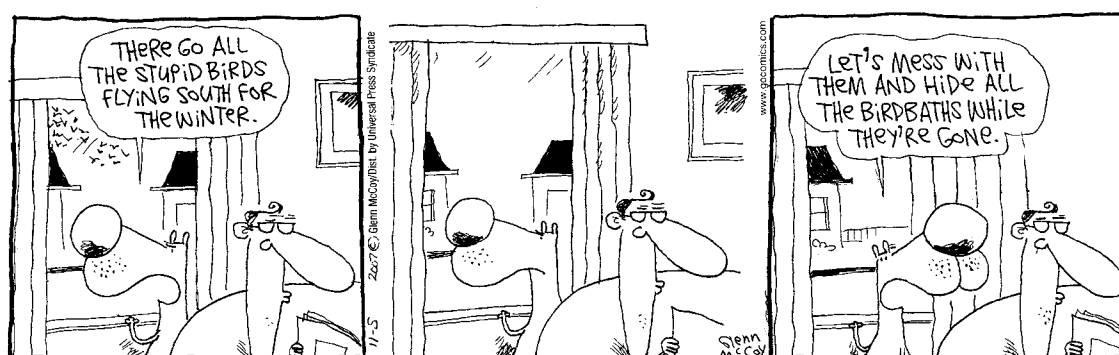
Pooch Cafe | Paul Gilligan



Pearls Before Swine | Stephan Pastis



The Duplex | Glenn McCoy



Horoscope

By Stella Wilder

SCORPIO (Oct. 23-Nov. 21) You may come up against someone who is unwilling to let you be creative with the rules at this time. Be patient; don't become defensive.

SAGITTARIUS (Nov. 22-Dec. 21) You may have to postpone something you've been looking forward to for sometime. Such an adjustment shouldn't be hard for you.

CAPRICORN (Dec. 22-Jan. 19) You may hear from someone who has information to offer that is either good or bad, depending upon your perspective.

AQUARIUS (Jan. 20-Feb. 18) You may not be feeling up to par — emotionally or physically, or both. Still, you can accomplish one thing in particular of great value.

PISCES (Feb. 19-March 20) You will require up-to-date information in order to do your job to the best of your ability. Don't be premature; wait until you have the facts.

ARIES (March 21-April 19) You'll be pleased to hear news of someone far

from home. Though tempted to get in touch right away, you may have to wait a day or two.

TAURUS (April 20-May 20) There is little danger that you will not fulfill the expectations of others, but your own are a little harder to satisfy. Keep trying.

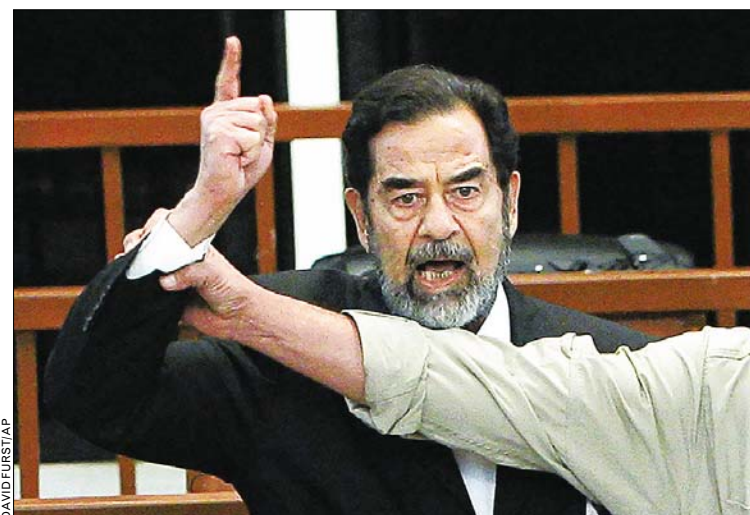
GEMINI (May 21-June 20) Though you are in no mood to accept charity from anyone, the fact is that someone out there can do you a favor from which you will surely benefit.

CANCER (June 21-July 22) Though you've been struggling with a certain dilemma for some time, you're likely to enjoy a revelation that brings about a solution.

LEO (July 23-Aug. 22) You may receive a promise from someone who is actually in no position to give it. You must discern the difference between fact and fiction.

VIRGO (Aug. 23-Sept. 22) You should be able to plan well, even for those things you cannot fully anticipate. Trust previous experience to see you through.

LIBRA (Sept. 23-Oct. 22) The easy will be hard, and the hard easy. In this way, the stars will demand that you keep your eyes and ears open at all times and stay ready.



Saddam Hussein yells in court as the guilty verdict is read on this day in 2006.

Today in History

1605 The "Gunpowder Plot" fails as Guy Fawkes is seized before he could blow up the English Parliament.

1912 Woodrow Wilson is elected president, defeating Progressive Party candidate Theodore Roosevelt and incumbent Republican William Howard Taft.

1940 President Franklin D. Roosevelt wins an

unprecedented third term as he defeats Republican Wendell Willkie.

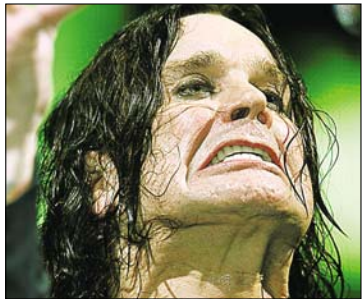
2006 Saddam Hussein is convicted and sentenced by the Iraqi High Tribunal to hang for crimes against humanity

2006 Saying that he was a "deceiver and liar" who had given in to his dark side, the Rev. Ted Haggard confesses to sexual immorality in a letter read from the pulpit of the New Life Church in Colorado Springs, Colo.

PostPoints DAILY CODE NU

LOOK out

People



DAVE HOGAN/GETTY IMAGES

Someone is a Mr. Crankypants today.

HORRORS His Reputation Among Criminals Was Tarnished

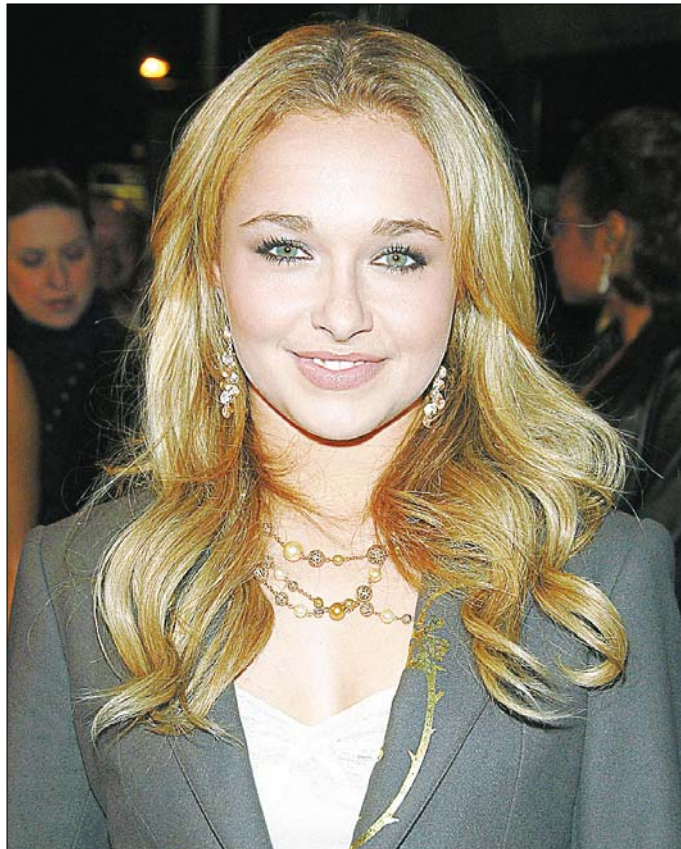
OZZY OSBOURNE wants an apology from the Cass County, N.D., sheriff for staging a sting operation in the rocker's name without his permission. Osbourne claims his reputation was tarnished when Paul Laney invited 500 people with outstanding warrants to a phony party at a Fargo nightclub before the rocker's concert with Rob Zombie. (AP)

SMALL CHANGE \$15,000? Why Even Bother?



BRITNEY SPEARS' former manager has sued the singer for more than \$15,000, alleging she has failed to pay for

work he helped produce. Johnny Wright managed Spears from 1999 to 2003, but the lawsuit cites a contract that would have kept payments coming until 2008. (AP)



STEPHEN SHUGERMAN/GETTY IMAGES

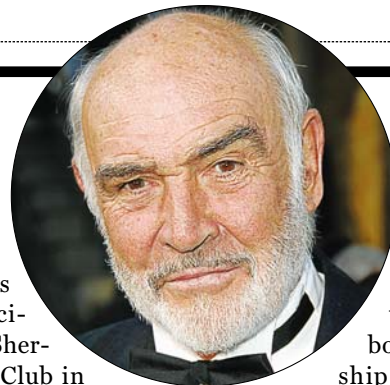
ADORABLE

Aww, a Nuisance!

HAYDEN PANETTIERE and some fellow animal rights activists drew angry shouts and some shoving from fishermen in Japan when they tried to interfere with a dolphin hunt. The six activists from the anti-whaling group Sea Shepherd paddled out on surfboards to a cove in the town of Taiji in southwestern Japan on Tuesday to interfere with the annual hunt. (AP)

COMPLEX Deal Settled When No One Figured Out the Math

SEAN CONNERY is no longer associated with the Sherwood Country Club in Los Angeles. The actor settled his lawsuit against the club for an undisclosed sum. Connery sued in May 2006, charging the club with failing to pay him the equity his membership earned in promoting related



Eighty-five percent of \$35,000 — oh, whatever.

real estate deals. According to the suit, Connery bought a membership for \$35,000 in 1990 with the understanding that the club would use his name to promote the sale of luxury properties surrounding its golf course and that he could retrieve the equity at 80 percent after three years. (AP)

ESTATES 'Sure, Why Not? Take It All!' Weep Discouraged Lawyers

An ex-boyfriend of **ANNA NICOLE SMITH** who is serving a six-year sentence for making criminal threats against her wants a piece of her inheritance. Mark Hatten, who lists his address as the Pleas-



ant Valley State Prison in Coalinga, dated Smith in 2000 but was later found guilty of threatening her with a knife and assaulting one of her neighbors. He was acquitted of stalking her. (AP)

REPARATIONS Case Against Cheesy 'Harry Potter' Ending Takes Shape

After parts **JAMES FREY's** "A Million Little Pieces" were found to be false, book buyers around the country sued. But in the end, only about 1,700 people asked to be reimbursed, costing Random House just \$27,348, a lawyer said Friday as a judge approved a final settlement. (AP)



"Hate me," his smug smile seems to say.



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CROSSWORD | WASTING AWAY

ACROSS

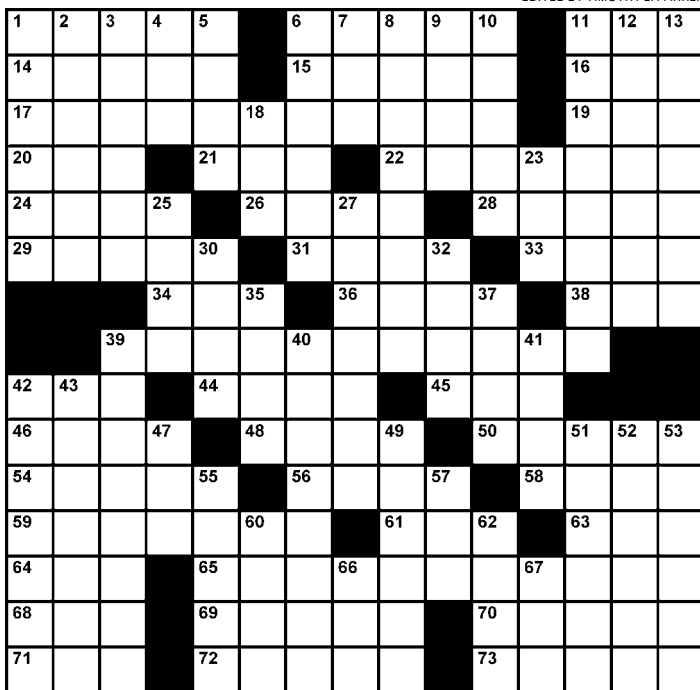
- 1 "___, Dolly!"
(play starring Carol Channing)
6 Pillages
11 Little white lie
14 "Crime does not pay," e.g.
15 Insurance matter
16 Beatles collection
17 It could be full of worms
19 OAS member
20 Thing done
21 "... ___ iron bars a cage"
22 Bright at night
24 Operate a rummage sale
26 Moore of "Bobby"
28 Says with a scratchy voice
29 One of the cattle in a cattle drive
31 Catnap
33 Sudden impulse
34 Relief
36 Bankruptcy cause
38 "___ on Indolence" (Keats)
39 Small pain in the neck
42 Tigger's bouncing buddy
44 Small duck
45 Scatter
46 Work for an orchestra?
48 Ivan or Peter
50 Political name in Chicago
54 Camel's undoing

56 ___ yet (so far)

- 58 It has its ups and downs
59 Polishing off slowly
61 Itch
63 Hall-of-Famer Williams
64 Old bronze coin
65 Ordinary folks
68 Dictionary section
69 High-speed transmission
70 Bubbling
71 Animal in several of Aesop's fables
72 Catches one's breath
73 Varieties

DOWN

- 1 Tease
2 French naval missile
3 Like Red Riding Hood
4 "Parking" or "odd" follower
5 Doomsayer's sign
6 In a panic
7 Jungfrau, e.g.
8 Overturned
9 "Braveheart" garb
10 Defame
11 Result of a court violation
12 Dull
13 "How should I know?"
18 Show sleepiness
23 Blustery
25 Bound
27 1920s

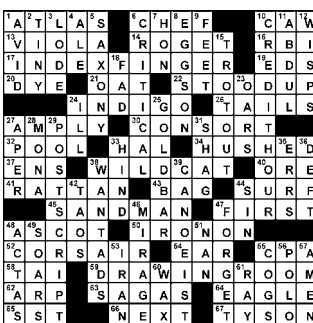


EDITED BY TIMOTHY E. PARKER

- Duesenbergs, e.g.
30 Go on a rampage
32 Diminishes
35 Health concern
37 Trampled
39 Grump
40 Cheesy meals
41 On vacation
42 Home to many a penguin
43 Certain Wall Street trades
47 Swindler's prey

- 49 Palace set
51 Skin moistener
52 Liner location
53 Sings at a high level?
55 Electrician, at times
57 Swamp
60 Sobriquet
62 Neighbor of Mont.
66 Set of parts
67 U.S. crime fighter

Friday's Solution



SUDOKU | EASY

Fill in the boxes so each row, column and 3-by-3 square includes the digits 1 through 9. See www.sudoku.com for solution, tips and computer program.

Need more Su/doku?

Find another Sudoku puzzle in the Comics section of the Post every Sunday and in the Style section Monday through Saturday.

Friday's Solution

3	6	1	9	7	2	4	8	5
7	9	8	4	5	3	6	2	1
2	5	4	8	1	6	9	7	3
4	7	5	1	3	9	2	6	8
1	8	9	2	6	4	3	5	7
6	2	3	7	8	5	1	9	4
8	3	7	6	2	1	5	4	9
5	4	2	3	9	8	7	1	6
9	1	6	5	4	7	8	3	2

7				6		5		
			1	5				4
		9				3		
5			4			1	2	9
8		1				7		5
9	2	3			7			6
		8				2		
4				7	3			
		5		4				7

© PUZZLES BY PAPPOCOM

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Robert Hein and Deborah Fenwick

Little did I know that my neighbors' pestering me to go to HealthFair would save me from having a stroke. Ray, who lives next door, had gone to HealthFair in December, where they found a large aneurysm on his aorta. With urgent surgery, the HealthFair test saved Ray's life. After that, every time I saw Barbara, Ray's wife, she asked me when I was going to HealthFair to get tested. I finally agreed to go, and I am very glad I did. The HealthFair technician found that I had a very clogged carotid artery and told me to see my doctor immediately. I was shocked. I always have regular and vigorous physical exams. I'm 63 years old, slim built, don't smoke, eat a fairly low-fat diet, and exercise regularly. I ride my bike 25 miles twice a week, play softball four days a week, and play golf. I have normal blood pressure, normal cholesterol, and a healthy heart. Within a week of the HealthFair screening, I was in the hospital having surgery on the clogged artery. Many of the hospital staff were surprised by my condition considering my otherwise good health. My surgeon, Dr. Earl Stewart, told me the artery was over 80% blocked and the plaque unstable. He was surprised that I hadn't already had a stroke, and was sure I would've had one soon without surgery. Within a week of surgery, I was up and able to resume my normal activities. HealthFair provided a miracle for me and my neighbor, Ray. I think everyone should have the screening. It's the best money I have ever spent. Sincerely, Robert Hein.



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ULTRASOUND TESTS OF THE HEART & ARTERIES

Area Dates and Locations

ALEXANDRIA - 11/7 - Woodbine Rehab & Healthcare Center, 2729 King St

ALEXANDRIA - 11/17 - Hampton Inn, 5821 Richmond Hwy

BETHESDA - 11/24 - Marriott, 6711 Democracy Blvd

BETHESDA - 11/13 - Marriott, 5151 Pooks Hill Rd

FAIRFAX - 12/6 - Fairfax Presbyterian Church, 10723 Main St

FALLS CHURCH - 11/16 - Residence Inn, 8125 Gatehouse Rd

LANDOVER - 11/20 - Courtyard by Marriott, 8330 Corporate Dr

MCLEAN - 11/15 - Best Western Tysons Westpark Hotel, 8401 Westpark Dr

ROCKVILLE - 11/6, 12/4 - Rockville Presbyterian Church, 215 W Montgomery Ave

SILVER SPRING - 11/9 - Residence Inn, 12000 Plum Orchard Dr

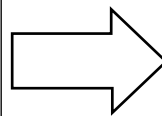
SPRINGFIELD - 11/8 - Hilton Springfield, 6550 Loisdale Rd

SPRINGFIELD - 11/21 - Comfort Inn, 6560 Loisdale Ct

VIENNA - 12/7 - Comfort Inn Tysons Corner, 1587 Spring Hill Rd

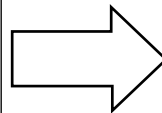
HEART DISEASE PREVENTION PACKAGE

Echocardiogram
Ultrasound Test



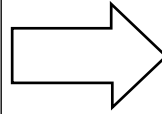
♥ Echocardiogram is a video ultrasound of the heart. It may detect enlargement of the heart, valve abnormalities, blood clots and tumors.

Electrocardiogram
(EKG) Test



♥ EKG may detect ischemia, silent heart attack and atrial fibrillation. EKG provides a picture of the electrical activity of the heart.

Hardening of the Arteries
(ASI) Test



♥ Hardened arteries cause the heart to work harder, which leads to vascular disease. ASI test shows the degree of hardening of the arteries.

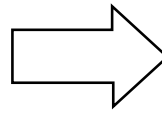
ALL 3 TESTS



♥ These cardiac tests are painless and non-invasive. Their combined cost is more than \$1,300 at most hospitals.

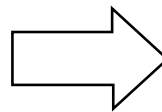
STROKE & ANEURYSM PREVENTION PACKAGE

Stroke/Carotid Artery
Ultrasound Test



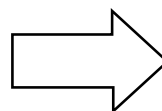
♥ Many strokes are associated with blockages in the carotid arteries that may be detected with an ultrasound.

Abdominal Aortic
Aneurysm Test
(4-hour fast required)



♥ Abdominal aortic aneurysms form as a result of a weakness in the lining of the artery wall that may be detected with an ultrasound.

Blood Circulation
(Arteriosclerosis) Test



♥ Many adults have leg cramps due to poor circulation. ABI screening measures extremities for peripheral arterial disease.

ALL 3 TESTS



♥ These vascular tests are painless and non-invasive. Their combined cost is more than \$1,000 at most hospitals.

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health

YOUR GUIDE TO THE OPEN ENROLLMENT SEASON

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2008 BENEFITS GUIDE

FALL MEANS OPEN ENROLLMENT. HOW TO CHOOSE WISELY

With the average insured worker paying \$3,281 for family coverage, polls show that health-care costs are high on people's minds. Although most large employers continue to offer insurance, some lower-wage workers say they can't afford it. Meanwhile, those in firms with fewer than 200 employees paid far more this year toward of family coverage than employees at large companies, but less for individual coverage, according to a survey by the Kaiser Family Foundation and Health Research Educational Trust. Inside: What life and their health plans dealt some area residents this year, and how that will affect their health insurance choices in 2008; plus, help choosing your own plan. **>**

health | insurance guide

Health Plans, Put to the Test

➤ A year ago, their health plans looked good on paper. Then life put those choices to the test. Writer Christopher J. Gearon tells how some area residents fared with their insurance plans and what they'll do to protect themselves better in 2008.



LOIS RAIMONDO/TWP

Sam Atadjanov, 37

➔ Couldn't get coverage for his family

ASANACCOUNTANT for a small business, Sam Atadjanov has health insurance through his employer. But none of the company-sponsored plans will help cover his wife or children, and buying more insurance on his own isn't an option.

"I cannot afford to get [health insurance] now for my wife," said Atadjanov, who emigrated from Uzbekistan 10 years ago and lives in Silver Spring. "It's out of reach at this moment." Because his wife, Dilya, works part time and has no access to coverage through her job, she is uninsured. Their children, ages 9 and 7, are covered under the State Children's Health Insurance Program.

For himself, Atadjanov pays about \$50 per paycheck for the lowest-cost choice: HMO coverage through Kaiser Foundation Health Plan of the Mid-Atlantic States. It's the most affordable, plus the care is "all in one place," Atadjanov says.

His situation is not uncommon. Some small firms are offering workers a set amount to find coverage on their own or dropping family coverage altogether. Others have shifted more of the cost of family coverage to workers, who pay more for it (\$4,236 per year, on average) than those in larger firms (\$2,831), according to the Kaiser Family Foundation.

Next year Atadjanov plans to opt for Kaiser again. He hopes his wife can soon work full time to get coverage, too.

His Grade: B



KATHERINE FREY/TWP

Jacqueline Eyler, 55

➔ Has seen illness shrink her savings

SINCE HER AUGUST 2005 diagnosis with stage 3 breast cancer, Jacqueline Eyler has seen the cost-sharing obligations of her Cigna PPO nearly deplete her and her husband's \$50,000 savings account.

"I thought I had pretty decent insurance," says the Westminister, Md., resident, who is covered on her husband's plan, through his employer of 33 years. The couple pays \$400 a month in premiums for a plan with a \$400-per-person deductible; the policy pays 90 percent of bills for in-network care and 80 percent of out-of-network care. The plan limits their annual out-of-pocket costs to \$5,000 per person — but only on covered services.

Out-of-network care and prescription drugs made them dig deeper. Eyler and her husband, James, who has high blood pressure and a thyroid condition, take more than two dozen medications between them, paying \$40 for each generic drug and \$80 per brand-name prescription. The Eylers said their out-of-pocket medical expenses topped \$10,000 last year.

"We never had to worry about money" before her illness, Jacqueline Eyler said. "We're living month to month now. ... That's hard and stressful. ... We think we have decent coverage, but we're still struggling."

James Eyler says the couple will choose the same plan again next year, because his company's other offering restricts choice of providers.

Their Grade: B



LOIS RAIMONDO/TWP

Doreen Hodges, 42

➔ Was helped by DC Healthy Families

TWO YEARS AGO, Doreen Hodges's husband, a courier, shattered his ankles on the job and hasn't been able to return to work. Disability insurance pays \$32,500 a year, about half his salary. The family also has work-related health coverage through Cigna PPO but have found it hard to pay monthly premiums of \$427, deductibles of up to \$2,000 per person and hefty co-payments.

The couple has a newborn who was born premature and a 7-year-old with Down syndrome and autism.

Luckily for the Hodgeses, who live in Washington, they qualify for DC Healthy Families, a combination Medicaid and SCHIP program open to families with incomes up to twice the poverty level (and to children and pregnant women with income up to three times the poverty level). Cigna covers about \$3,750 of the family's monthly \$5,000 bill for health-care services; Healthy Families picks up the balance. "I don't know if we could afford the health insurance coverage" otherwise, Hodges said.

The District and some states have extended SCHIP eligibility beyond the program's original scope to include more children, even parents in some situations. President Bush's recent veto of a reauthorized and expanded SCHIP program leaves it in limbo.

"I worry," Hodges says, about what could happen to her if SCHIP is not reauthorized.

Her Grade: B for Cigna PPO,
A for DC Healthy Families



KATHERINE FREY/TWP

Anita Sikand, MD, 44

➔ Was shocked by the cost of providing coverage

MOST PEOPLE THINK doctors needn't worry about health insurance; that's not true when it comes to providing staff coverage, says Anita Sikand of McLean, an OB-GYN with offices in the District and Arlington. Shopping for coverage in the small-group market, "we're just like everyone else," Sikand says. "There is no favoritism."

When she started her practice in 2000, she was "shocked" to find that health insurance cost four times what she paid during her residency. "No one prepares you for that," she says. Sikand went without for a year. Today she has an HMO through CareFirst BlueCross BlueShield and pays more than \$1,000 a month in premiums for family coverage; she offers the same coverage to her office staff. She likes the coverage but thinks it's overpriced since her family is healthy. She says her plan has no deductibles on most services and no coinsurance.

The small-group market offers more protections than the individual market. For example, a small employer sponsoring a group health plan cannot be rejected because of the health status or age of employees. But in Virginia and the District, small-group insurers can charge largely what they like. "I have no negotiating power," Sikand says.

Each year, Sikand and her broker look at the options, including high-deductible plans, but she keeps the Blue Cross HMO. "When you look at all the factors, the HMO is still the best choice," she says.

Her Grade: C to D



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CONTINUED FROM E2



RICHARD A. LIPSKY/TWP

Chris Basler, 22

→ **Discovered the gaps in a bare-bones plan**

WHEN CHRIS BASLER Basler graduated from college in May and was bumped off his parent's health plan, he wasn't worried. Living in Washington, he figured he'd land a job quickly and get coverage through his employer. And in the meantime, a bare-bones plan would do fine.

Then he injured his ankle and learned the limits of his new \$1,000-deductible, short-term Assurant Health policy. It covered only hospital-related care. Basler had to pay at least \$400 out-of-pocket for treatment.

"It's ironic," he said, that one of his few injuries came during this "in-between" period.

Another lesson followed quickly. When Basler landed a marketing job last month, he learned there would be a three-month wait before employer-sponsored health coverage kicked in. "I sort of freaked out a little bit," he says. "I didn't know that's how most companies do it."

Aging out of parents' coverage is a common problem, and young adults make up the fastest-growing uninsured population. Some states, including Maryland and Virginia, have recently passed laws to extend the time young adults can stay on their parents' plans.

Before his injury, Basler said he would buy the cheapest insurance available. Now, he will consider more-comprehensive offerings.

His Grade: D for his short-term coverage



TRACY A. WOODWARD/TWP

Justin George, 25

→ **Found it can pay to go it alone**

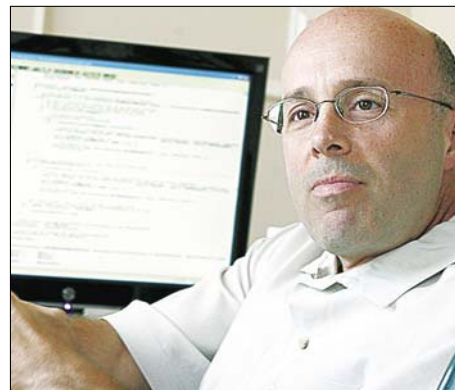
JUSTIN GEORGE, AN AUDITOR at a small firm, fought the odds and won: He spurned his employer's offer of an HMO and, three months ago, found cheaper insurance he liked better in the individual market.

"I went to e-Healthinsurance.com," says George, who lives in Washington, and found a Blue Cross PPO for \$117 a month — about half what he'd pay in his employer's HMO plan. The cheaper plan provides better coverage, including mental health and prescription drug benefits, than his workplace insurance, and allows him an open network of providers. "They offered me the benefits I needed at a better cost," George said.

The individual insurance market generally provides costlier, less comprehensive coverage. George exposed one of its bright spots: Young and healthy individuals can find decent deals.

George understands his good fortune is "because of the age bracket I'm in." He plans to continue with the plan for the foreseeable future. Should employer-provided coverage become a better deal as he ages, he'll switch.

His Grade: B



NIKKI KAHN/TWP

Chas Sforza, 50

→ **Feels locked in after a heart attack**

THE OWNER of an IT consulting firm, Chas Sforza tested his Anthem BlueCross BlueShield policy — a PPO — last year when he had a heart attack.

The South Riding resident came through — and so did the policy, which he bought in the individual market. Sforza's plan has a \$300 deductible and pays 20 percent of medical bills up to \$1,500 a year. At that point, "they pay 100 percent," he says.

Sforza said he had no complaints with the coverage. The only hitch: Given his recent health history, he can no longer pick and choose plans.

"I can't change policies, I can't get an HSA," or health savings account, he said. The reason: He would have to go through underwriting, where your health history often determines whether you can get coverage and at what price. Younger, healthier people are at an advantage cost-wise. Those who are sick commonly are denied coverage. Increasingly, experts say, insurers also are denying coverage for those with common conditions such as high blood pressure and even hay fever.

"On Oct. 1, my rate [went] up" from \$334 a month to \$410, Sforza said. He decided against increasing his deductible, because he wouldn't be able to lower it again without having to go through underwriting.

His Grade: B



RICHARD A. LIPSKY/TWP

Michael Taft, 60

→ **Is well-served as a federal employee**

COMPARED WITH MOST workers, federal employees have it pretty good when it comes to health benefits, and Michael Taft knows it. "I'm very well cared for as a federal civil servant," says Taft, who oversees the archives at the Library of Congress's American Folklife Center.

Taft has been with Kaiser Foundation Health Plan of the Mid-Atlantic States, an HMO, for nearly seven years. He pays a \$310 monthly premium for insurance covering himself and his wife. The plan, he says, has low out-of-pocket payments and the "drug coverage is good."

The feds pick up about 72 percent of premium costs, and next year workers will pay only 2.9 percent more on average for their share of the premium, or \$2.73 more on a biweekly basis. They also have far more options than most workers.

The only thing Taft doesn't like, as a citizen of both the United States and Canada, is the idea that such benefits are not available to all. "The Canadian system is not perfect," the Silver Spring resident says. "There are waits, but everyone is even. The Canadian system allows you to go to any doctor; there's no paperwork, no fuss."

Taft will stick with Kaiser next year, paying \$13.78 more a month for the coverage.

His Grade: B+ for his Kaiser coverage

USEFUL TERMS

→ **COINSURANCE** — The amount you must pay for medical care after you have met your deductible.

→ **CO-PAY** — The flat fee you pay each time you receive care. Example: You pay \$10 per doctor visit. Your plan pays the rest.

→ **DEDUCTIBLE** — The amount you must pay each year before your plan begins paying.

→ **DISABILITY INSURANCE** — Pays benefits if you are injured or too ill to work.

→ **EXCLUSIONS (or LIMITATIONS)** — Services not covered.

→ **FEE-FOR-SERVICE INSURANCE** — Traditional (indemnity) insurance in which you and your plan each pay a portion of your health expenses, usually after you meet a yearly deductible. In

most cases, you can choose any physician, hospital or provider.

→ **FLEXIBLE SPENDING PLANS** — Employees use pretax dollars to set up accounts and draw on them to pay medical expenses. Unused amounts are forfeited at the end of the year.

→ **GROUP INSURANCE** — Health plans offered to a group of individuals by an employer, association or union, etc.

→ **HEALTH MAINTENANCE ORGANIZATION (HMO)** — A form of managed care in which you receive all of your care from participating providers. You usually must get a referral from your primary care physician before you can see a specialist.

→ **HEALTH REIMBURSEMENT ARRANGEMENT** — An account established by an employer to pay an employee's medical expenses. Only the employer can contribute.

→ **HEALTH SAVINGS ACCOUNT (HSA)** — An account estab-

lished by an employer or individual to save money toward medical expenses tax-free. The balance rolls over to the next year.

→ **HIGH-DEDUCTIBLE HEALTH PLAN** — A plan that provides comprehensive coverage for high-cost medical events. It features a high deductible and a limit on annual out-of-pocket expenses.

→ **OPEN ENROLLMENT** — A set time of year when you can enroll in insurance or change from one plan to another.

→ **POINT-OF-SERVICE PLAN (POS)** — A form of managed care in which primary care physicians coordinate patient care, but with more flexibility than in an HMO.

→ **PREFERRED PROVIDER ORGANIZATION (PPO)** — A form of managed care in which you can see participating and nonparticipating providers, but your expenses will be lower if you see only plan providers. SOURCE: AMERICA'S HEALTH INSURANCE PLANS

Insurance In a Pinch

LIVE ONLINE

BEST BENEFITS

I'm a self-employed artist with an individual Carefirst plan. I also have a strong family history of breast cancer and am considered high risk. What would happen if I move to another state? Would I likely be denied coverage or is my Carefirst policy portable?

Your CareFirst policy is not necessarily portable. My understanding is that some Blues plans will accept transfers from other states, but you can't count on that.

In most states, your ability to buy insurance on your own (outside of a job-based plan) is highly dependent on your health status. But in a few, such as New York, insurers cannot take your health status into account when they decide whether to issue coverage or how much to charge. To learn more about your health insurance protections in other states, see Georgetown's consumer guides at Healthinsuranceinfo.net.

For people over 50 who buy their own health insurance, my experience is that it's difficult to change plans even if your claims history is good. At times, I feel like a hot potato that nobody wants to get stuck with. I am in excellent health, but sense the industry labels me as high-risk because of my age. What advice can you give to older Americans who do not yet qualify for Medicare, but are concerned about health insurance premiums that are going out of sight?

Your hot potato analogy is a good one. Most individual health insurance is "age-rated," meaning premiums go up with each birthday. With most insurers, the impact of age rating isn't too burdensome before age 50, but after that, premiums start to increase pretty dramati-

cally. Unfortunately, in D.C., you don't have much protection. Some people consider drastic changes — such as moving to another state, or returning to work for an employer that offers health benefits.

It's also helpful to share your story. Staying insured shouldn't be this hard. Let your elected officials know what's happening and that you want access to coverage that is affordable and adequate.

Where do I begin to look for health insurance? Unemployed, age 60, healthy, uninsured, divorced. No COBRA available.

Sounds like the individual market is the coverage source available to you. You can check with an insurance broker. Many companies also offer quotes on line. You'll have to submit to medical underwriting — answer questions about your current health status and health history. Depending on your answers, getting coverage may be straightforward or difficult. Insurers can be pretty picky about who they cover.

Also the individual market is age rated, so premiums at age 60 are likely to be pretty high, even if you're in perfect health.

You said you're unemployed. If you do find work with job benefits, that may turn out to be a better source of coverage. Job-based health benefits tend to be more comprehensive than what you can buy on your own, and employers usually pay most of the premium on your behalf.

What are the best options for a 23-year-old student with pre-existing conditions, including bipolar disorder and a recent ankle surgery? She will soon no longer be covered by our insurance as a dependent.

CONTINUED ON E11

washingtonpost.com

Karen Pollitz, project director of the Health Policy Institute at Georgetown University, answered questions about common health insurance quandaries.



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GEHA offers federal health plans through the FEHB program and federal dental plans through the FEDVIP program. The FEHB and FEDVIP programs are separate and require separate enrollments. For more information, please contact GEHA Connection Dental Federal at www.gehadental.com, (877) 434-2336. Contact GEHA health plans at www.geha.com, (800) 821-6136. This is a brief description of the features of Government Employees Health Association, Inc. Before making a final decision, please read the GEHA federal brochure, RI 71-006. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

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Leaving Your Health To Good Luck

For the uninsured, affordable choices are in short supply, but they do exist

Barbra Lancelot has a master's in education and a long career working with special-needs children. Until recently, she also had a good health insurance plan and prescription drug coverage, provided by her employer. But late last year, the 58-year-old College Park resident lost her job. Coverage was extended to her under COBRA, the law that guarantees temporary continuance of employer-provided insurance but requires the worker to pay the full premium.

It soon became a choice between paying rent or shelling out \$350 a month for insurance premiums and another \$800 a month for the eight prescription medications Lancelot takes for a variety of chronic conditions, including depression and fibromyalgia.

She chose to keep a roof over her head.

And as Lancelot quickly found, there aren't many options available

for people like her who make a small income and are not fully disabled.

Estimates vary widely, but according to the University of Michigan, about 66 million people were uninsured for some part of 2004.

A more recent study by the Washington-based advocacy group Families USA estimates that roughly one in three people in this region were uninsured at some point last year, and did not qualify for Medicare, the federal health insurance program for people older than 65 and those who

are permanently disabled.

From losing a job as Lancelot did to finding employer-provided coverage too expensive, almost anyone can suddenly become uninsured.

"If you think this will never happen to you, think again," said Karen Pollitz, project director of the Health Policy Institute at Georgetown University. Here are some options to look into:

Buying from an insurer or health plan:

People seeking insurance coverage within 63 days of leaving a group

health plan are guaranteed by law (the Health Insurance Portability and Accountability Act) to be offered a policy, and preexisting conditions have to be covered. But the cost can be prohibitive.

For those who have not been part of a group, buying an individual policy can also be expensive — if they are even offered one. "This market is hard for healthy people, and it is impossible if you're not healthy or just a little bit unhealthy," Pollitz said.

During the application process, companies will ask about health

history. People with preexisting conditions are often turned down or told those conditions won't be covered. Sometimes the condition that triggers a denial is seemingly innocuous, such as acne.

Insurers sometimes offer low-cost premiums with high deductibles, the amount you have to pay out-of-pocket before the insurance kicks in. Other low-premium policies might cover only a few doctors' visits per year, or a very small percentage of a hospitalization, leaving you with a high level of risk.

GOING IT ALONE

WHERE TO FIND HELP

The following resources provide detailed information on how insurance works, your rights and protections:

- **CONSUMER GUIDES FOR GETTING AND KEEPING INSURANCE**, by the Georgetown University Health Policy Institute. The institute also has a brochure on how to manage medical bills.
- **FAMILIES USA GUIDES**, online at Familiesusa.org or at 202-628-3030.
- **STATE-BY-STATE GUIDES** from the

American Diabetes Association.

MARYLAND RESOURCES

- **MARYLAND PRIMARY ADULT CARE PROGRAM**, online at www.dhmd.state.md.us or 800-226-2142.
- **MARYLAND PHARMACY ASSISTANCE PROGRAM**, 800-226-2142.
- **MARYLAND BREAST AND CERVICAL CANCER HEALTH PROGRAM**, online through

the Maryland Family Health Administration or 800-477-9774.

- **MEDICAID**, through the Maryland Department of Social Services, www.dhmd.state.md.us, 800-492-5231 or 410-767-5800.
- **MARYLAND HEALTH INSURANCE PLAN**, online or at 888-444-9016.

VIRGINIA RESOURCES

- **MEDICAID**, through the Virginia Department of Medical Assistance Services, online or 804-786-4231.

- **VIRGINIA BREAST AND CERVICAL CANCER EARLY DETECTION PROGRAM**, www.vahealth.org/breastcancer, 866-395-4968 or 804-864-7761.

DISTRICT RESOURCES

- **PROJECT WISH**: The Breast and Cervical Cancer Prevention Program, D.C. Department of Health, online or 202-442-5900.
- **MEDICAID**, 202-698-3900.
- **D.C. HEALTHCARE ALLIANCE**, online or 202-842-2810.

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If you're rejected by insurance companies:

The Maryland Health Insurance Program is an insurer of last resort for the state's adults who have been rejected for an individual policy, who are too young or not disabled enough to qualify for Medicare, and who are too wealthy to qualify for Medicaid. Thirty-three other states have similar programs. (Virginia and the District do not.)

Launched four years ago, MHIP has 11,812 enrollees — ranging from millionaires to people with incomes below the poverty line, said Richard Popper, the program's executive director. They see physicians and go to hospitals that are part of the CareFirst network.

It is not a panacea, Popper said, acknowledging that premiums, which range from \$135 to \$500 per month depending on age, income and health, are too high for many. Also, a condition diagnosed in the six months before joining MHIP generally won't be covered for the first two months, though enroll-

ees can pay higher premiums for those two months to get the condition covered.

The District's City Council has been talking to MHIP officials about setting up a similar program for Washington, Popper said.

In Virginia, the not-for-profit CareFirst and Anthem Blue Cross/Blue Shield are required by law to offer a policy to an individual who applies for one, but the insurers can exclude coverage for a preexisting condition for up to a year, and there's no limit on the premium cost.

The Medicaid safety net:

Medicaid is for U.S. citizens and legal immigrants living at or below poverty level.

Eligibility rules vary widely, however. In Maryland, for example, working adults without children can get Medicaid coverage for themselves only if they make less than 38 percent of the federal poverty level — that is, 38 percent of \$10,210, or \$3,880 a year.

SCHIP for Children:

In all three local jurisdictions, children who lack coverage may be eligible for the State Children's Health Insurance Program. President Bush recently vetoed a bill to extend the program from the 6 million children nationwide who receive benefits to as many as 4 million more. Maryland's SCHIP currently covers children in families earning up to 300 percent of the federal poverty level, or about \$60,000 for a family of four.

Other options:

In Washington, people who don't qualify for Medicaid but still have a low income — 200 percent of the federal poverty level, or \$27,380 for a family of two — can receive free medical care and prescriptions through the DC Health-Care Alliance. The medical care has to be given by participating physicians and hospitals. And the alliance does not cover mental health or alcohol or substance abuse services.

"If you think it will never happen to you, think again," says Georgetown's Karen Pollitz.

A free primary care program, Maryland Primary Adult Care Program, serves Maryland adults who meet eligibility criteria; Virginia does not offer any such plans.

A federal program offers free breast and cervical cancer screenings; states set their own eligibility rules, usually based on income.

The Maryland Pharmacy Assistance Program subsidizes the cost of prescription drugs; there is no similar plan in Virginia. Wal-Mart has a program through which most generic drugs can be purchased for \$4.

Paying out-of-pocket:

If you must pay for health care out-of-pocket, you should ask about fees before a medical visit or inquire as to whether installment payments or other financing is available.

Lancelot now carries a note in her wallet. Printed on it are words President Bush spoke in July. Americans have access to health care, he said. "After all, you just go to an emergency room."

While emergency departments must treat anyone who walks in, regardless of insurance status or citizenship, the physicians' duty is to stabilize the person, not offer ongoing medical care. And hospitals do expect payment.

Having experienced what it is like for an uninsured person to try to get care for chronic conditions, Lancelot has come to live by a different, unwritten rule: "That any agency or organization you call is guaranteed to do one thing for you — and that is to give you three more phone numbers to call," she said.

ALICIA AULT (THE WASHINGTON POST)

Attention people with Medicare



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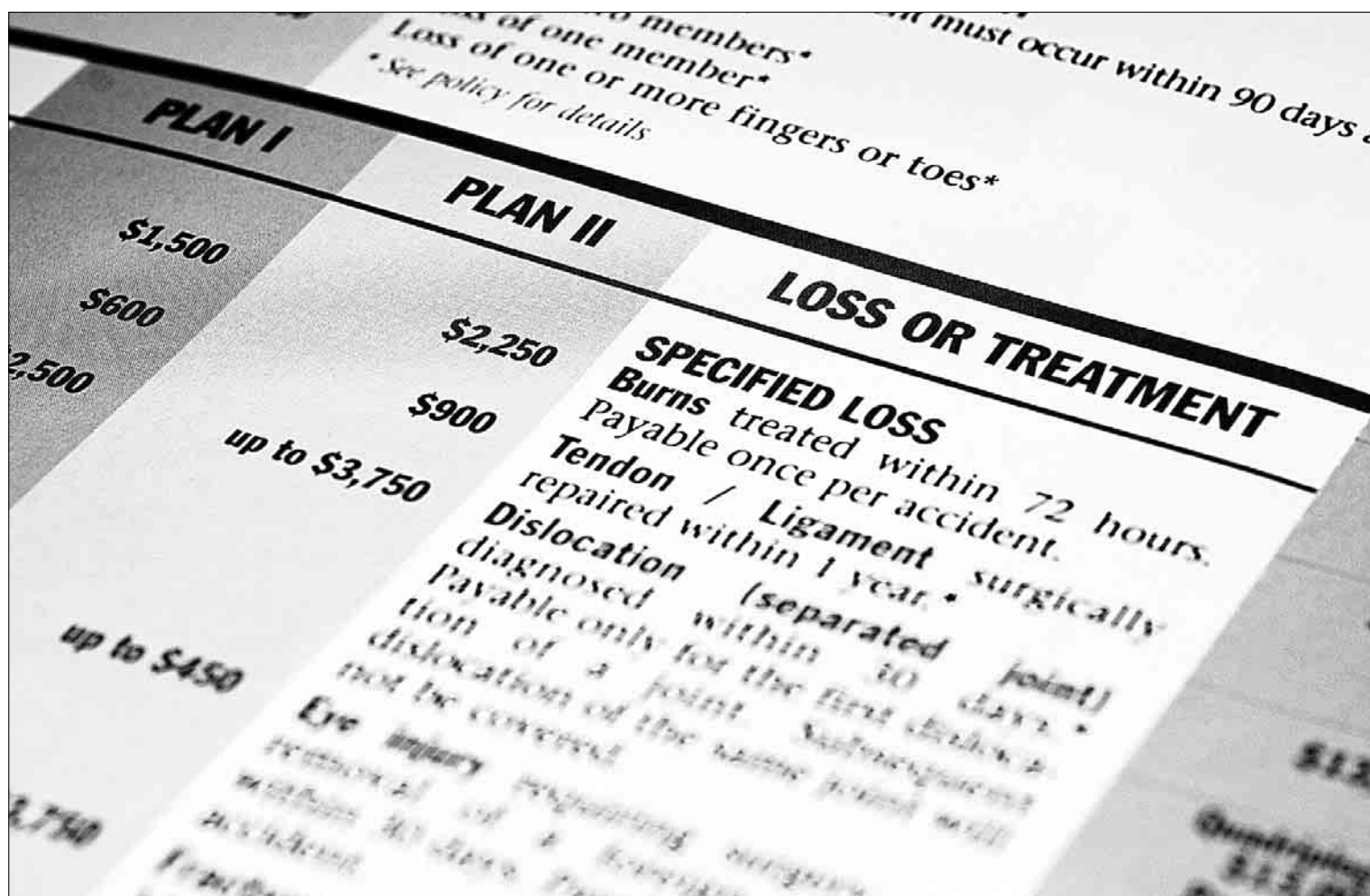
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ees may be more willing to consider switching plans to get lower premiums or lower co-payments and deductibles, or to improve their coverage, especially for prescription drugs.

Here's a snapshot of a few of the changes for 2008:

The most popular federal plan, Blue Cross and Blue Shield standard option, with about 2 million mem-

The majority of federal employees stick with their insurance choices from year to year.

bers, will increase premiums by 8.5 percent for an individual and by 8.1 percent for a family next year.

The Mail Handlers Benefit Plan, another large carrier, is discontinuing its high-option coverage, which had grown expensive for enrollees. The plan will continue to offer a standard option, where premiums will rise by 7.3 percent for an individual and 4.5 percent for a family. The plan's "consumer option" will not increase premiums.

Mail Handlers also is introducing a "value option" featuring low premiums — \$20.50 biweekly for individuals and \$48.89 biweekly for families. For most services, enrollees must meet a deductible of \$500 for individuals and \$1,000 for families.

The Government Employees Health Association, known as GEHA, will be reducing premiums for its high-option coverage and making no change in premiums for its standard option and high-deductible health plans.

Plans sponsored by the National Association of Letter Carriers and the American Postal Workers Union will reduce their premiums.

A popular HMO plan, M.D. IPA, will be raising premiums by about 3 percent for individuals and families.

A plan that has been attracting new enrollees, the Aetna HealthFund consumer-driven option, will be increasing premiums by about 15 percent. Aetna has increased the plan's benefits, though, including a 25 percent increase in the fund provided to cover medical expenses.

STEPHEN BARR (THE WASHINGTON POST)

Decode Alphabet Soup

Got FFS? FEDVIP? Here's how federal employees can read the jargon

The annual open-enrollment season for federal employees is on its way, loaded with insurance industry argot and acronym-laden programs.

For the first time, the open season is no longer just about health insurance, but also about how to mix and match dental and vision coverage and flexible spending accounts. It's the world of FFS, CDHP, FEDVIP and HCFSa, to name a few.

To help federal employees navigate the jargon, the Office of Personnel Management, which oversees the government's major benefits programs, will publish a "Guide to Federal Benefits" before the enrollment season, which is Nov.

12 through Dec. 10.

Many federal employees and retirees will probably need a bureaucratic decoder to help them wade through health insurance brochures and other benefit information.

They can choose from fee-for-service plans (FFS) with preferred-provider networks, consumer-driven health plans (CDHP), high-deductible health plans (HDHP) with health savings accounts and health maintenance organizations (HMOs).

They can pick from seven dental plans, three vision plans (in the FEDVIP program) and set up flexible spending accounts for health care (HCFSa) and dependent care (DCFSa), which includes coverage for children and parents.

The key, of course, is to avoid MEGO (my eyes glaze over) during open season, because it pays to do your benefits homework.

Some programs and plans offer tax breaks, some have slightly more-

generous benefits, and some have restrictions that can financially penalize patients who go outside their health-care provider network.

The OPM guide may be the best starting place. It will explain the relationship among the programs, provide information on making enrollment decisions and remind employees of what they need to do during the open season, officials said.

The guide also will include information on two programs that are not part of the annual enrollment process — the life insurance and long-term care insurance programs.

The benefit programs try to use the government's size, and clout, to hold down premiums and other costs paid by employees.

The Federal Employees Health Benefits Program, which began operating in 1960, is the world's largest single employer sponsored plan, covering about 8 mil-

lion Americans. The dental-vision benefits program, in its second year, has 750,000 enrollees, making it the nation's largest employer-sponsored dental-vision program.

About 250,000 federal employees signed up for flexible spending accounts last year, and officials hope that the four-year-old program will grow as employees become comfortable with the "use it or lose it" rule governing pretax payroll deductions to cover out-of-pocket medical and other expenses.

While the OPM hopes to use this year's open season to stress the broad scope of benefits available to federal employees, the health insurance program will likely continue to draw the most attention, in large part because the insurance premiums are a major expense for federal employees and retirees.

The overwhelming majority of federal employees and retirees stick with their health insurance choices from year to year, but many employ-

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To find out more about UnitedHealthcare's M.D. IPA plan for federal employees and the difference we can make for you, visit us online at uhctoday.com/federal or call us at 1-877-835-9861.

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It's That Time Again

Open enrollment season can offer positive changes to your 2008 plan

It's almost that time again — open enrollment season.

If you're fortunate enough to work for an employer who provides a benefits package, you've got some decisions to make soon.

Do you change your medical plan? Should you sign up for prepaid legal services? Is it time yet to get long-term care insurance? Should you get disability insurance?

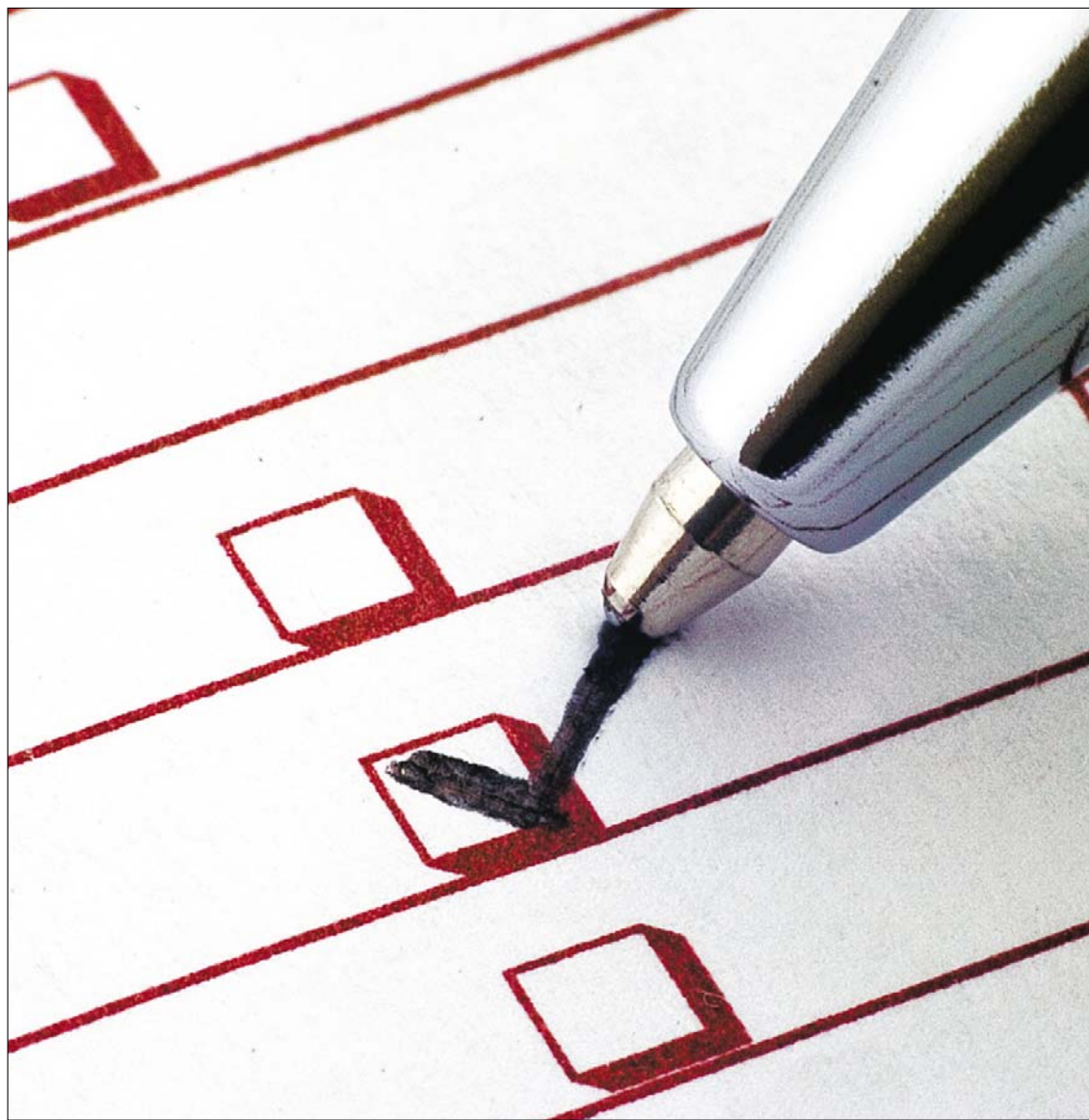
My husband and I were speaking at my church recently, giving couples tips on how to manage their money, when one man stood up and spoke for many of us. He was confused by the many choices. "How do you know what to get?" he asked. "It feels like after all that I pay for, I have two dollars left in my paycheck."

I understood his frustration. But those of us who have these choices to make during open enrollment should feel blessed. A decrease in employer-based health insurance has contributed to a rise in the number of uninsured. The percentage of people covered by on-the-job insurance decreased to 59.7 percent in 2006 from 60.2 percent in 2005, according to the U.S. Census Bureau's latest figures.

The Census Bureau reported last month that the number of people without health coverage increased to 47 million from 44.8 million during the period.

So for those of us who will receive a benefits packet, what can we expect? Well, in an effort to cut costs, your employer may be offering financial incentives or penalties for certain healthful or unhealthful behaviors, according to Watson Wyatt, a consulting firm that works with large employers on their open-enrollment programs.

Pay special attention when you get your benefits packet because your employer may have expanded or changed what was offered last year, said Tom Billet, a senior consultant with Watson Wyatt.



Here are some of the major trends he's identified for this year:

- More companies are offering financial incentives to employees who don't smoke or maintain a healthy weight, or who agree to participate in wellness and fitness programs. A survey by Watson Wyatt and the National Business Group on Health (NGBH) found that 46 percent of employers offer economic incentives and another 26 percent plan to do so in 2008. For example, beginning in 2009, Clarion Health Partners of Indianapolis plans to give employees a discount on their premiums for, among other things, not being overweight.

Some companies will penalize workers for unhealthful choices, such as smoking, by charging higher

2008 HEALTH INSURANCE PACKAGES

What to Expect

- Increases of 6 to 7 percent in premiums — and more in small firms.
- More financing options, including higher upfront premiums for fuller coverage and lower premiums with the risk of higher out-of-pocket costs.
- Financial incentives to stay well, including reduced premiums or extra cash in a health savings account for those who, for example, complete a personal health risk assessment or join a smoking cessation program.
- More consumer-driven health plans, requiring workers to take on more cost-sharing, often with tax-advantaged savings accounts.
- Change in prescription drug co-pays, including more tiers of pricing to encourage use of generics and dropping co-pays for maintenance drugs.
- More decision-support tools, including online medical cost estimators to calculate possible costs of care and slick "health benefit overviews" on DVD. Some of the largest plans will offer digitized personal health records for managing costs.
- Health-care competitions: Taking the lead from reality TV, employers are sponsoring wellness programs in which workers join teams to get fit or lose weight. (Look for the company brass to participate, too!)

premiums. The extra cost for lighting up ranges from \$50 to \$100 a month, Billet said.

- Look for more coverage of preventive medical care. Wyatt found fully paid benefits often include reimbursement for vaccinations, exams and screenings for early diagnosis of breast, colon and cervical cancer. Many employers also provide coverage or partial reimbursement for blood pressure, cholesterol checkups and flu shots.

- A growing number of employers will be offering workers access to health coaches, according to another survey by Watson Wyatt and NGBH. A health coach might give an employee advice on how to better manage a chronic illness, such as asthma or diabetes.

Wyatt and NGBH found that 44 percent of large employers offer health coaches and another 13 percent plan to offer them next year.

- You may be able to get more than the traditional coverage through your employer. Some plans offer workers a chance to get homeowners and automobile insurance and discounts on other services such as massage therapy or chiropractic care.

- Finally, as health-care premiums rise, employers are paying closer attention to the people their employees report as dependents. An increasing number of employers are conducting eligibility audits and asking workers to provide proof that those dependents they enroll in the health plan are considered legal dependents.

Employers who have conducted such audits typically find between 5 and 7 percent of dependents enrolled in a plan should not be covered, Billet said.

When you get your benefits package this year, look through the paperwork to see whether you are required to send a letter verifying the status of your dependents. Ignore the letter or forget to fill it out and you could lose your benefits.

I know open enrollment can be a pain. There is so much to go through and so many decisions to make, and it's likely you'll see some changes in what's offered. So don't automatically select what you had last year. Carefully review your options.

It may feel as if you don't have much money left after you select your options, but be thankful you have the choice. MICHELLE SINGLETARY (THE WASHINGTON POST)

guide to benefits | health

Best Benefits

CONTINUED FROM E5

Your best option may be COBRA. If your daughter is covered under your job-based plan and the employer employs at least 20 workers, she will be eligible for COBRA continuation coverage once her eligibility for dependent coverage expires. She can remain covered under COBRA for up to 36 months. She will be responsible for paying the entire premium for a single individual. Your employer is not required to subsidize her premium under COBRA (though you can help her out).

What can you do to your insurance company to lower your health insurance premium?

Not much. You can ask the company to increase your deductible. But this means if you do get sick, you'll have to pay more of the bill out of pocket. Also, many insurers won't let you later reduce your deductible unless you reapply and re-submit to medical underwriting.

Why do insurers deny coverage to expectant fathers, even when the expectant mother is already covered under a separate plan? Are new babies a grievous health risk to fathers? Or are the insurance companies worried about incurring some sort of obligation to cover the child after it's born?

Interesting. I knew insurers always deny coverage to pregnant women. Didn't realize dads got the same treatment. You did answer your own question correctly. The insurer is worried you'll transfer the child to your policy after s/he is born. The insurer would prefer to wait until the baby is born and be certain there are no complications or disabilities before agreeing to cover the child.

I am a 23-year-old freelancer, making about \$43,000 a year. I'm completely uninsured and healthy. My girlfriend keeps bugging me to buy insurance ... any advice on a plan with basic coverage but that's as cheap as possible?

Good for your girlfriend! There's a lot of cheap insurance out there. Be careful what you buy. Often, cheap means flimsy. Remember, you are buying coverage in case you get sick, not in case you stay healthy. Look for the most comprehensive benefits you can find.

Prescription coverage is important. You may not be taking anything now, but if you get seriously sick, prescription drugs are very expensive. Also, keep an eye on the out-of-pocket maximum. This is the amount of cost-sharing (copays and coinsurance and deductibles) you'll be required to pay for covered benefits. After you reach the maximum, the policy will usually pay 100 percent of covered services for the remainder of the year.

Watch for exclusions. Some policies simply won't cover services such as mental health care, rehab services or other care that could turn out to be important to you. And watch for other limits on covered benefits. There are policies that only cover four office visits per year (again, fine for you now, but not if you get cancer!), only a few days in the hospital, only \$1,000 worth of prescriptions.

My husband and I had to get gap coverage for two months last year. We relocated and I wasn't working; his new insurance had not yet kicked in. It was great — about \$50 a month for each of us — and it kept me from worrying about a \$120,000 hospital bill if one of us was in a terrible accident. We considered COBRA through the huge Fortune 100 company we left, but it was going to be \$700 a month for both of us. People put down short term coverage, but it's not so bad!

A lot of people do consider and purchase gap coverage (also known as short-term policies). Typically these policies provide coverage for only a few months. You can renew them, but only at the insurer's option. I'm glad it worked well for you. But these policies are risky unless you absolutely know your next coverage will be there for you. For example, had your husband's coverage not "kicked in" — say he became seriously injured and had to quit work from the job that had promised future health benefits — the insurer would have refused to renew your gap policy when its term expired. If he had had continuing care needs at that point, he'd have been uninsured and uninsurable.

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Karen Pollitz, project director of the Health Policy Institute at Georgetown University, answered questions about common health insurance quandaries.

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